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ABSTRACT

This report provides information about the 54-hour module in ownership and/or management of a small business, Mind Your Own Business, that was taught to all twelfth grade students at the Norwich Regional Vocational Technical School. A twelve-page abstract outlines the topics/ business principles studied, describes the program, and summarizes setting, funding, and program design. The introduction discusses the problem that led to development of the course--lack of student understanding of business skills--reviews pertinent literature, and lists 17 project objectives. In the next section entitled Summary are presented results of the pretests, unit tests, posttest, two-part student evaluation questionnaire, and class of 1980 graduate survey. These conclusions are reported: the course is a model for other vocational-technical schools, overall program rating was good, posttest scores were higher than pretest scores indicating learning, and students indicated a need for the program. The final section, Project Design, overviews activities, participants, methods, evaluation, time schedule, results, and dissemination. Appendixes, amounting to approximately one-half of the report, include a bibliography, tests, questionnaire, survey, test results, and sample materials. (YLB)

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A PILOT PROGRAM TO PROVIDE OWNERSHIP SKILLS TO SENIORS IN THE VOCATIONAL TECHNICAL SCHOOLS AND OTHER EDUCATIONAL INSTITUTIONS YEAR THREE

FINAL REPORT

PREPARED BY
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PREPARED FOR

CONNECTICUT STATE DEPARTMENT OF EDUCATION
DIVISION OF VOCATIONAL EDUCATION
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PREFACE

Since there is a need for instruction in business principles for all vocational technical school students, the Norwich Regional Vocational Technical School administration and staff accepted the challenge to include in its curriculum a business module. The Small Business Administration stated that technical school students are graduating with excellent skills in their chosen fields; however, the students lack knowledge of business principles. As a result, a business principles course--Mind Your Own Business--was required of all seniors at the Norwich Regional Vocational Technical School during school years, 1978-79, 1979-80, and 1980-81.

Acknowledgement is made of the various agencies and people who offered advice, guidance, and support. Included are: Division of Vocational Education for their support in sponsorship of the pilot program; Angelo Tedesco, Bureau Chief of the Bureau of Vocational Technical Schools; Joan Briggaman, Business and Office Education Consultant in the Bureau of Vocational Services; William Clynes, Business and Office Education Consultant in the Bureau of Vocational Services; Elizabeth M. Schmitt, Chief of the Bureau of Vocational Program Planning and Development; and the Business Principles Advisory Committee--Glenn Husted, Vice President of the Eastern Savings and Loan Association; Marian King, Realtor for the Beasley Company; Patricia Fernald, Owner and Operator of Chalet de Coiffeur; Raymond Armstrong, Owner and Operator of Kitchens by Armstrong; Henry Kulos, Owner and Operator of Henry A. Kulos Insurance and Real Estate Agency; Carl Swartz, Business Education Department Chairman at Mohegan Community College; Dr. Valerie Pichanik, Associate Consultant, Bureau of Vocational Program Planning and Development; and Bernard Muldoon, Assistant Director of Norwich Regional Vocational Technical School. A very special thanks to Glen Husted of the

Eastern Savings and Loan Association for his continued guidance and consent to provide financial data and materials for classroom use; Dr. Valerie Pichanick, for her overall guidance, effort, and leadership shown throughout the term of the proposal; Bernard Muldoon for his effort, guidance, and overall assistance throughout the development and evaluation of the program--especially during the curriculum development phase of the program; the Norwich Regional Vocational Technical School staff who were instrumental in the development of the concepts and objectives of the program; Class of 1980 who provided information through the completion of the graduate evaluation questionnaire; the Class of 1981 who participated in the program and assisted in every way possible to make the program a success; and to the following people who helped to make the Career Week at the Norwichtown Mall a success: Ellen Lafleur, Norwichtown Mall Promotions Coordinator; Norwich Regional Vocational Technical School staff--Elizabeth Trudelle, Elizabeth Curcio, Nancy Erlandson, Ceil Woten, Ann Arnold, Richard Nicholas, Catherine McGourty, Maria Gorby, Lorraine Wisniewski, Joseph Stadjhur, William Tedeschi, and Laura Lonardelli; Norwich Regional Vocational Technical School Maintenance Department--Thomas Weglarz, William Macomber, Martin Kirchner, Omer Rondeau, and Henry Dombrowski; Non-Instructional Staff at Norwich Regional Vocational Technical School--Danny Gorby, Nicholas Curcio, Rene Trudelle, and Anthony Pusateri (Retired Instructor); Norwich Regional Vocational Technical School Students--Paul Bray, Ivan Young, Cathy Wicker, Linda Weicht, Phillip Miclette, Steven Reynolds, Brenda Martingano, Donna Sylvestre, Lynda Guillmette, Teena Santeere, Bob Malafronte, Mary Tobin, and Michiko Hammerlef; Norwich Regional Vocational Technical School Shops--air conditioning, hairdressing and cosmetology, machine tool and tool and die, carpentry, blueprint reading, plumbing, sheetmetal, licensed practical nursing, and graphic communications; Norwich Regional Vocational Technical School adult education division; Norwichtown Mall stores--Debutant, Corner Cupboard, and Norwichtown Mall Book Store; and the Heart

Association. And, finally a very special acknowledgement to Elizabeth Trudelle, the supervisor, coordinator, implementor, and instructor of this pilot program, who was primarily responsible for its success and development.

In addition, recognition is made of the Small Business Administration, the American Council of Life Insurance, National Federation of Independent Business, and Dun and Bradstreet for being so generous in providing supplemental materials for student use; the New London Day Education Office for providing instructional materials.

ABSTRACT

The 1980-81 school year final report provides information about the 54-hour module technical school course in ownership and/or management of a small business (Mind Your Own Business)— a program to prepare students for the job world. Since twelfth grade students needed to become aware of special abilities necessary for success in their respective occupations, the course was designed for and emphasized the various activities that students undertake in actual life situations. The job for which the student was preparing was viewed as the basis for all instruction.

The focus of the course was on general educational skills which develop general management skills. In addition, the students had an opportunity to develop problem solving skills, decisionmaking skills, and explore management resources. Simulation was a key in all instruction—experience used were those which simulated job experiences as closely as possible.

The module was implemented into the senior class schedule by decreasing each of the following classes by one period: senior English, mathematics, and consumer economics—the Mind Your Own Business class met three periods per week. This year, the senior class was divided into six sections. Each class met for three periods per week and for three six-week marking periods —total class time did not exceed 54 hours including testing and evaluation sequences.

The areas covered supplemented the student's learning and did not decrease learning in English, mathematics, and consumer economics. The course provided a common interest base for English, mathematics, business, and consumer economics instructors. The instructors discussed points of interest which were interwoven with their own subject matter. In addition, shop instructors included in their shop theory classes materials which specifically showed students how the information from the business principles (Mind Your Own Business) class applies to that particular shop or trade area.

The curriculum was written so that it could be adapted on any level including adult education and learning disabled—we have used the curriculum for both of the purposes mentioned.

All seniors were required to pursue the 54-hour module in business principles. The total number of students in each section was approximately 24.

The following topics were studied:

I. The Free Enterprise System

- a. Privilege in a free enterprise economy
- b. Responsibilities in a free enterprise society

II. Importance of Small Business

- a. Measuring business size
- b. Seven basic kinds of business

III. Rules and Regulations

- a. Need for rules and regulations
- b. Examples of rules and regulations
- c. How can the small business owner conform to all of the laws?
- d. Business operations subject to review

IV. Choosing A Small Business

V. Opportunities In A Free Enterprise System

VI. Contracts

- a. Mutual agreement
- b. Consideration
- c. Form
- d. Competency and legality

VII. Real Property

- a. Advantages of owning property
- b. Disadvantages of owning property

VIII. Acquiring Ownership of Real Property

- a. Sales contract
- b. Title search
- c. Deeds
- d. Closing

IX. Leases

X. Drafts

a. Checks
b. Negotiable instruments
c. Endorsements

1. blank
2. special
3. restrictive
4. qualified
5. conditional

XI. Law of Sales

a. Sales contract
b. Installment contract
c. Warranties
d. Returns and allowances

XII. Licenses and Permits

XIII. Business Failure

a. Poor management
b. Business neglect
c. Fraud
d. Disaster

XIV. Avoid Business Failure

XV. Personality and Customer Relations

XVI. Buying Function of Retailing

a. Importance of retailing
b. Marketing function
c. Organization of retail firm and types of stores
d. Organization of buying function
e. Information needed for buying
f. Merchandise resources
g. Buying plan

XVII. Terms of An Order

a. Discounts

1. Cash
2. Anticipated discount
3. Trade discount
4. Quantity discount
5. Promotional discount

XVIII. Dating

a. EOM (end of month)
b. MOM (middle of the month)
c. ROG (return of goods)

XIX. Transportation

a. FOB origin
b. FOB origin, freight allowed
c. FOB origin, freight prepaid
d. FOB destination
e. FOB destination, charges reversed

XX. Pricing Merchandise

a. Cost of goods
b. Markup

XXI. Advertising

a. What is advertising?
b. Purpose of advertising
c. What to advertise
d. Elements of printed advertisement

1. headline
2. body

e. Layout

XXII. Financing the Small Business

a. Estimating capital
b. Source of capital

XXIII. Keeping Records

a. Starting an accounting/bookkeeping system
b. Recording the opening entry
c. Debits and credits
d. Journalizing
e. Posting
f. Work sheet
g. Statements

XXIV. Payroll

a. Payroll information
b. Deductions
c. Time cards
d. Records
e. Payment

XXV. Bank Reconciliation

XXVI. Federal Income Taxes

The course was taught by a certified business educator at Norwich Regional Vocational Technical School. The appendix contains the copy of the pre-test, the post-test, student evaluation questionnaire, and the 1980 graduate survey. In addition, the results of the student evaluation and graduate survey can be found in the findings and analysis section of this report; and, the results of the pre-test and post-test can be found in the appendix.

The following is a capsulation of the presentation made at the Vocational Program Improvement Conference held at Southeastern Regional Vocational Technical School on April 8, 1981 for all vocational-technical instructors in the State of Connecticut. The purpose for the conference was to inform the Connecticut educational community about exemplary projects funded under the Vocational Education Act.

Name. The name Mind Your Own Business was chosen to bring attention to the course which was so needed in the curriculum.

What is MYOB? Mind Your Own Business is a basic course in business principles designed to make the twelfth grade student aware of the various aspects of a business. The course is not basically designed to make business owners of the students; however, it is designed to make the students aware of the relationship of their work to the work of the entire workforce. Basically, the students are being prepared for the job world.

Goals of MYOB. The goals of the MYOB program are: to provide a basic business background for the students to survive; to provide an understanding of various terms associated with business; to develop human relations and communication skills; to make students aware of common business and personal problems and how to deal with the problems; to make students aware of various

materials and/or aids available to the owner manager or employee/employer; to make students aware of laws and the need for laws; to make students aware of the need for records and how decisions are made on the basis of records; and to make students aware of various banking services, advertising, personnel records, and investments.

Length of course. The course was a 54-hour module which met three times per week for 3 six week cycles or marking periods. In order to include the instruction in the student's schedule, each of the following classes were decreased by one period per week: English, consumer economics, and mathematics.

Curriculum. Emphasis in MYOB was on the manager/owner responsibilities. Many times the students are learning the various responsibilities as an employee at the same time as they are studying the various consumer responsibilities. The curriculum was written so that a common interest base was created for English, social studies, mathematics, and business principles instructors. Also, shop instructors include basic principles in theory classes to indicate how specific information applies to the particular shop or trade area.

Need for instruction. The Small Business Administration has proved through research and interview that vocational technical students are graduating with proper job skills, but not proper manager/owner/employee/employer skills. Many students abandon the idea of being a small business owner and/or manager because of inadequate knowledge in human relations and communication and for various related business and financial reasons. It has been proven through research that 60% of all businesses fail within the first five years with most of the failures occurring in the first three years--most because of attitude. Most people sometime in their life desire to be "boss" or aspire to establish a business. Students must be aware of the specific

procedures to follow in order to be successful. In addition to their vocational trade and skill development program, students must be stimulated to take advantage of all of the opportunities available to them in the business world. We canvassed a few local business establishments and many parents. Everyone expressed a need for instruction of a course in business principles. The high mortality rate of small businesses indicate a need for instruction.

Instructional methods. Because students have different learning styles, the following methods were used: question and answer method for recall purposes or though-provoking purposes; lecture/speaker method; discussion method; game-simulation method; role-playing; evaluation of other student's work--exchange papers, evaluate advertisement, etc., and teamwork approach.

Visual aids. The following aids are used: films such as those from the New London Day office; filmstrips; cassettes such as those from the American Management Association; booklets such as those from the Small Business Administration or SCORE office; bulletinboard displays such as those prepared for Career Day at the Norwichtown Mall; cases; and textbooks.

Evaluation. The testing program included a pre-test during the first week of classes, a post-test the last day of classes, and unit tests throughout the 18 weeks. The evaluation program included the student evaluation at the end of the course, the graduate survey program, and the end of marking period student opinions.

Summary. At the conclusion of the program, various materials used in the program were discussed and a packet was given to each participant. Also, a final report was given to those requesting the report.

Background or setting. The site for the federally granted pilot program titled "A Pilot Program To Provide Ownership Skills to Seniors In The Vocational Technical School And Other Educational Institutions" was, for the third year, the Norwich Regional Vocational Technical School, 590 New London Turnpike, Norwich, CT 06360. Director John T. Rooke directed the program for all three years.

The Norwich Regional Vocational Technical School is one of 17 such vocational technical schools serving the state by preparing students for employment as advanced apprentices in skilled trades. Of equal importance in its purpose, is the education of students toward good citizenship and social competence. The school program, therefore, includes the necessary technical subjects as well as general subjects and student activities designed to equip each student to become a skilled craftsperson who is able to take his or her place as a member of the community in which he or she must live. The school operates on a six-week cycle schedule; therefore, the modules of the business principles class were planned to operate throughout the school year and provided the students in the academic cycle with enough training in owner/manager skills. All seniors were scheduled into the modules according to their class section.

The school is located in the city of Norwich; however, it serves approximately 715 students from towns such as Lebanon, Colchester, East Haddam, Salem, Bozrah, Franklin, Montville, Lisbon, Griswold, Voluntown, Preston, Ledyard, and North Stonington in addition to Norwich and the surrounding communities. The city of Norwich has a population of approximately 44,000 people and covers an area of 29.23 square miles. In addition to the Norwich Regional Vocational Technical School, there are 17 elementary schools, 2 junior high schools, 1 non-public high school, 1 community college, 1 private business school, 1 state

technical college, and 3 parochial schools in the area. The school enrollment in the public schools is 8,560 students and the parochial schools is 1,860 students.

Funding. The project was funded and monitored by the Bureau of Vocational Program Planning and Development in cooperation with the Bureau of Vocational Technical Schools. Once the module is developed at Norwich Regional Vocational Technical School, it will be presented to the other vocational technical schools for implementation thus expanding the manager/owner skills curriculum in all technical schools and other educational institutions.

Program Design. The program was designed to prepare young people for the job world. They need a broad knowledge and understanding of how business functions and the desirable attitudes necessary to succeed on the job. The approach was one in which the job was viewed in terms of the nature of the work for which the young person plans to prepare. Students--many of whom were at a disadvantage because of no prior instruction or experience with business principles and practices--were made more employable and were stimulated to take advantage of all of the opportunities available to them. All classes were modified to meet the needs of the slow learner and the disadvantaged learner as well as the average student. Students needed to learn that certain basic business facts were true in order for them to survive in life. Students in all shops are involved in the business world, and there is a need for instruction in addition to that received in consumer economics and mathematics on the subject of business principles.

INTRODUCTION

Statement of the problem. In addition to their vocational trade and skill development program, vocational technical students must be stimulated to take advantage of all of the opportunities available to them in the business world.

Research studies indicate that students deprived of basic business training sometimes have little motivation and yield unfavorable attitudes towards self, others, and society. As attested by many businessmen as well as families, students need training in effective planning in business principles.

Surveys conducted by the Small Business Administration and other agencies show that the planning and budgeting aspects of the average businessperson are appalling--many have not even heard the word "budget". Students' lives are dominated and will be dominated by the art of purchasing. Their involvement in the various aspects of the business world will be continuing and widening in future years as they progress into positions of permanent employment. The students need knowledge of the rules of effective business skills, and it is the responsibility of the school to instill in them the fact that management and planning can and should be a gratifying and self-satisfying experience. Students need realistic and workable understanding of topics such as credit, financial resources, investments, insurance, taxes, and income.

Credit. Students usually have no difficulty perceiving that credit will enable them to enjoy luxuries presently and perhaps necessities that they normally could not have without ready cash. However, the other aspects of credit must be presented--the charge for credit and the need for self-control. Students must realize that it is tempting to use credit and as a result they could get so deep in debt that they can not meet credit obligations.

Financial Resources. Students must realize anyone can allow for savings. Many see savings as depositing cash in a savings account. They must understand savings can take many forms and is not of necessity a routing of "leftover" money into a savings account. Also, the student must understand the form of saving chosen must be of the most benefit.

Investments. Students must realize that careful investment adventures can be a source of pleasure. The well being of a business can be enhanced by the earning of more income as result of investments.

Taxes. Students must be taught to think of taxes as a form of sharing by pooling resources in order to finance mass benefits. Also, they must realize that voluntary contributions are tax exempt.

Income. Students must be aware of the fact that more income is the goal of any business. They must acknowledge that everyone must earn more to hold his own, especially in this day of inflation. Also, that it should be the desire of everyone to seek new, better, and more satisfying methods of earning income.

Students in all shop areas are involved in the business world, and there is a need for instruction in addition to that now received in consumer economics and mathematics on the subject of business principles. Many studies by various educators have indicated the need.

Once the module is developed at Norwich Regional Vocational Technical School, it can be implemented in all other vocational schools, thus expanding the manager/owner skills curriculum in all technical schools and other educational institutions.

Rationale. Many of the facts presented in research reports indicate the definite need for the business principles course. The following research, reports, and interview have been reviewed in relation to the desirable curriculum and need for a business principles-type course:

Why Teach Business Management? The report entitled Owning and Operating A Small Business was written by Robert E. Nelson of the University of Illinois at Urbana Vocational and Technical Education Department. Points made by Mr. Nelson in the report include: Small business represents a vital and significant force in the American economy. Small firms made a major contribution to American economic life. The Small Business Administration has reported that of the eight million businesses, 95% are considered small. Students must become aware of the opportunities in small business, as the decision to become self-employed is a major one. To be successful, the students must possess many qualities and skills. The fact that everyone can own a business and be his or her own boss is an important one; however, students are rarely given the basic knowledge and skills necessary for operating a business.

The need for instruction in small business management is evidenced by the high mortality rate of small businesses. Many of the causes of business failure are internal to the firm and include highly personal factors such as inability to get along with employees, as well as inadequate financing, poor planning, inadequate records, and unwillingness or inability to keep abreast of or ahead of change.

Research indicates that the successful entrepreneur possesses certain qualities which contribute to his or her success.

Small Business Bookkeeping by the New York State Department is a report in which a guide is given for the teaching of keeping a set of records for a small business.

Small Business Management, Volume I by Edgar A. Persons is a guide for establishing a small business management program.

Small Business Management; Business Education by Felix J. McCool is a guide expressing the need for relations between business and the community. Pretest construction is a necessity in order to determine the attainment level of the students.

Minding Your Own Small Business by the Athena Corporation is a report which explains a one-semester course which was tested on ten (10) high school students. Recommendations: the course should be offered in the secondary school as a part of a student's general education program, not exclusively as a vocational course and not limited to those interested in business or economics. It should be offered to all students.

It is recommended that the focus be on general management skills, with the opportunity to develop and practice problem-solving, decision-making, and resource management, as well as, simulation games.

Report of the Task Force on Education and Training for Minority Business Enterprises by Office of Minority Business Enterprise (DOC), Washington, D.C., made the following conclusive remarks: An important relationship exists between management education and the survival of business enterprises. Also, needed are greater support for existing programs, new initiatives for present and future minority businesspersons; business ownership courses in the state and local educational establishments; and, a combined public and private sector effort to make needed resources a private sector effort to make needed resources available for improvement of minority enterprise education.

Going Into Business For Yourself by Gary L. Kuebbler gives an experimental curriculum for Grade 11 and Grade 12 students. The author expresses the need for the students to understand the problems and decisions that face every businessperson in starting and management of a business.

A Study of the Relationship Between Economic Understanding, Business Education Curricula, and Certain Personal Factors of Business Education Seniors in Selected Delaware High Schools by Roland Jones is a report which sort to determine whether seniors enrolled in business education programs develop an understanding of basic economic concepts.

The conclusion included: business education courses that do not offer a one semester economics course do not provide business education seniors with an understanding of the economic concepts as recommended by National Task Force on Economic Education.

Business Education and the Vocational High School by Clifton W. Cirsler maintains that a course in general businesslike topics would be valuable to all students. Mr. Cirsler mentions the fact that repairmen, servicemen, mechanics, air conditioning technicians, electricians, [illegible]bers, and carpenters are all involved in the business world.

James Gruber in his article Students Learn To Begin A Business expressed his feeling that many young people are reluctant to enter into or begin a small business. Students need an exposure to the business world because too many businesses do not succeed. Failure affects every one personally. Students need to learn why these problems arose. He suggested various course contents and activities.

In her article, Simulation in Business Classes, Elsie Donnel explains the need for using simulation in order to bring as much reality into the classroom situation as possible. They can be used to effectively teach basic concepts such as human relations, economic principles, decision-making, and problem-solving. Classroom content and the business world are linked through simulation activities; and, as a result, a student motivational change of pace.

A Historical Development of an Economic Emphasis in Business Education by Gladys Bahr and Ruth Peters Wegforth indicates that over the decade the philosophy of basic business, general business, and consumer education has changed. In the twenties the emphasis was on junior business knowledge for getting a job at an early age, in the thirties it changed to consumer emphasis, and in the fifties the main concern was with economic principles. The students, today, must assume the role of worker, consumer, and citizen. As a worker, an understanding of business organizations is essential. The consumer needs accurate knowledge and sound attitudes in areas such as handling credit, buying insurance, and investing. A citizen must analyze economic beliefs. There is a definite need for a course in every students curriculum in which all of the roles which students will assume must be taught.

A recent interview was conducted with an individual in the business community on the subject of persons who wish to become self-employed. The following are some of the comments received from Glen Husted, Vice President of Eastern Savings and Loan Bank. Three questions were asked: (1) I need $10,000 to get started. What do I have to do? (2) Do I need a license to engage in my particular enterprise? and (3) What records am I required to keep and how do I comply with the IRS and the State Compensation withholding laws?

Mr. Husted answers all of the questions on the basis of the information which is available to all students through the bank. He indicated that the students have a need to know all of this information in order for them to decide properly whether to ask for a loan. He feels there is a definite need for such instruction in the school. In his answers, he advances many questions which one must ask himself or herself such as what collateral do you have for security? He does indicate that he would prefer for the students to learn

from experts in the field and that the students be exposed to all aspects of each subject. He strongly urged using guest speakers from the business community as an effective source of presenting proper information.

In a recent article written by Clay V. Sink, Business Education Department, at the University of Rhode Island, he writes about a survey which he and Jeanne DiPrete conducted. The survey took place in Rhode Island at the various high schools—139 Rhode Island students took part. The following was found: (1) 60% of the students believed that the goals of business conflict with public interest; (2) 58% of the students believed that business ethics were different from personal ethics; (3) 51% believed businesses would be less socially responsible without federal regulation; (4) 71% received their information from the teachers of the business principles course; (5) the major influence on students' attitudes about business was from the school curriculum; and (6) the course of business principles had a positive effect on student's viewpoint.

Dr. Sink indicated that students must be taught that what is good for the student is also good for the business. Ethical behavior is not restricted to business as many of the students now think. Federal regulations are needed only when businesses are socially irresponsible; however, students need to know that the same is true for individuals.

Need for course. Local businesses were canvassed to find what kind of jobs are available and what skills are needed. Many local business people were interviewed about the instruction of a business ownership/management course. they expressed a need for instruction in management training because many times there is a need for a young person to manage a job, business, or to be "left on his or her own" to get a job done, and there is a lack of training on the part of the student to be able to accept such a position.

For students who finish their formal education at the end of their time in high school, a course such as business principles—MYOB—is absolutely vital. They will face the economic challenges and decisions which their university-schooled peers face, but probably at a less mature age and certainly with less education. Regardless of the specific level of schooling, every man, woman, and child in the United States has a stake in the future of the American free enterprise system. While we can be proud of the familiar declaration that the American free enterprise system is the eighth wonder of the world, we can no longer tolerate the notion that the free enterprise illiteracy of the American people is the ninth. As Philip Caldwell, chairman and chief executive officer of Ford Motor Company, has declared in Education Record: Educators have a responsibility to give their students a working knowledge of basic economic principles—as well as science, literature, and history—so they will understand the fallacy of the bumper sticker seen on campus: "Tax the corporation, not the people."

Almost every individual in our society may at some time in his or her life consider establishing a business, being a partner in a business, or play a "key" role in managing a business. Many businesses are established as a result of a hobby or interest—woodworking, paper route, typewriting, or as something to do with transportation. Students should now be aware of how valuable business information is not only in relation to their chosen vocation, but also in terms of family and business life. Accepting the responsibility of a small business means delivering a good or service receiving payment, balancing books, and trying to serve as many customers as possible.

No matter what the reason is for a student to get involved in a business, it is necessary for the student to be exposed to the business world. Obviously, most businesses are small; however, big or small, some businesses succeed,

but many do not. Students should understand the reasons for success and/or failure. Success and/or failure affects everyone personally. Instructors work with students whose families have had business success and/or failure and the students must understand why success or failure has arisen. If information about businesses is given to all high school students, they will be aware of the various conditions and will avoid pitfalls or continue in a successful setting.

Objectives. The project objectives included:

1. To provide a basic business background for the students in the various shops as well as techniques and knowledge needed to be aware of their responsibilities to the owner or to survive in their own business.

2. To provide students with the knowledge, appreciation, and interrelatedness of basic principles and/or procedures followed in the organization and management of a business.

3. To provide an understanding of and ability to use the terminology of business ownership/management or business and ownership.

4. To help students to apply their knowledge of the functions, procedures, and services of business not only to their vocations, but to their daily lives.

5. To develop basic concepts and favorable attitudes toward business principles and business success and/or failure.

6. To develop human relations and communication skills, favorable work habits and attitudes, pride in accuracy, self-confidence, and respect for simple tasks—all leading to success in business.

7. To provide students with a knowledge of common business and personnel problems and responsibilities and an effective way of dealing with these problems.

8. To emphasize the many sources of materials and/or aids available to the owner/manager and/or employee/employer.

9. To develop, modify, and update an overall curriculum to serve as a model.

10. To provide a means for students to understand the mathematics of business such as discounts, markups, markdowns, etc.

11. To enable the student to realize and understand the complications of local, state, and federal laws and to know when professional help is needed.

12. To enable the student to better understand why we have laws in our society which directly affect the functions and principles of the business world.

13. To understand the necessity of maintaining as well as establishing a set of simple records for business and for the individual.

14. To help students to have a better understanding of how systematic records form the basis for decisions that people such as businesspersons and industrialists must make.

15. To discuss banking procedures or activities such as reconciliation statements, checking and savings accounts, loans, and insurance.

16. To develop an understanding of the arts and sciences as they apply to business.

17. To discuss investment procedures by use of simulation or gametype activities.

SUMMARY

Findings, results, and analyses. The results of the pilot program are based upon the pre-test, unit tests, post-tests, student evaluation questionnaire, and the Class of 1980 graduate survey.

A comparison of the grades students earned on the pre-test, post-test, and final grade was made. (See appendix for the comparison chart.)

In September of 1980, approximately 146 seniors at Norwich Regional Vocational Technical School (the entire senior class) were scheduled for the Mind Your Own Business course—approximately six students terminated, one entered late, and one was excused because of surgery. Of the 146 originally scheduled for Mind Your Own Business, 144 completed the pre-test, 140 completed the post-test, and 107 completed the student evaluation.

During February, 1981, a graduate survey was mailed to approximately 125 students of the class of 1980—48 were returned completed and 10 were returned as nondeliverable.

Testing. The following are the results by test and by section for the pre-test, post-test, and unit tests.

PRE-TEST

SECTION	NUMBER OF STUDENTS TAKING THE TEST	AVERAGE GRADE
12-1	26	61.7%
12-2	26	62.3%
12-3	25	53.2%
12-4	22	54.0%
12-5	22	53.8%
12-6	23	45.4%

The average overall score for the pre-test was 55.06%.

POST TEST

SECTION	NUMBER OF STUDENTS TAKING THE TEST	AVERAGE GRADE
12-1	26	74.23%
12-2	25	75.44%
12-3	25	70.48%
12-4	22	66.36%
12-5	19	66.15%
12-6	22	54.71%

The overall average for the post-test was 67.81%.

UNIT TESTS

SECTION	NUMBER OF STUDENTS TAKING THE TEST	AVERAGE GRADE
12-1	26	83.00%
12-2	25	79.68%
12-3	25	81.08%
12-4	22	75.22%
12-5	19	70.32%
12-6	22	64.41%

The overall average for the unit test was 75.62%.

Of all of the students completing the program, all students scored higher on the post-test than they did on the pretest. (Average of one to twenty points higher.) Since the majority of the questions were the same on both tests, in different order, this indicates that learning did take place. Also, the overall classroom--unit tests--average shows that the students results on the unit tests were better than that on the post-test.

Student Evaluation Questionnaire--Part I. Part I of the student evaluation questionnaire consisted of 40 statements to which students had to circle a 5 if the answer to the question was very good, a 4 if they believed the answer was good, a 3 if they believed that the answer was fair, a 2 if they believed that the answer was poor, and a 1 if they believed that the answer did not apply to them for some reason.

On the basis of the overall totals, the following was found to be true:

1. The amount of time spent in learning new ideas and facts was

8.41% indicated very good
42.06% indicated good
35.51% indicated fair
14.02% indicated poor
0.00% indicated non-applicable

2. The analysis of business problems was

4.6% indicated very good
45.79% indicated good
42.06% indicated fair
6.54% indicated poor
.93% indicated non-applicable

3. The teacher's lesson presentations were

15.88% indicated very good
41.12% indicated good
35.51% indicated fair
4.67% indicated poor
2.80% indicated non-applicable

4. The amount of time allowed for student participation was

7.47% indicated very good
28.04% indicated good
37.38% indicated fair
21.50% indicated poor
5.60% indicated non-applicable

5. The individual attention given me as a student was

9.35% indicated very good
29.90% indicated good
40.19% indicated fair
14.95% indicated poor
3.74% indicated non-applicable

6. The method of grading for the course was

15.89% indicated very good
47.66% indicated good
28.97% indicated fair
5.60% indicated poor
1.87% indicated non-applicable

7. The pre-test and post-test methods were

5.60% indicated very good
32.71% indicated good
44.11% indicated fair
18.60% indicated poor
1.80% indicated non-applicable

8. The discussion on the responsibilities of ownership was

5.60% indicated very good
39.20% indicated good
42.90% indicated fa[illegible]
9.30% indicated po[illegible]
3.70% indicated non-applicable

9. The learning of special terms associated with business and ownership was

11.21% indicated very good
42.06% indicated good
34.58% indicated fair
9.35% indicated poor
2.80% indicated non-applicable

10. The use of demonstration was

5.60% indicated very good
14.95% indicated good
51.40% indicated fair
19.63% indicated poor
10.28% indicated non-applicable

11. The income tax activities were

15.89% indicated very good
34.58% indicated good
35.51% indicated fair
12.15% indicated poor
.93% indicated non-applicable

12. The recordkeeping activities were

16.82% indicated very good
46.73% indicated good
32.71% indicated fair
3.74% indicated poor
3.74% indicated non-applicable

13. The course activities dealing with cash receipts were

12.15% indicated very good
42.99% indicated good
36.45% indicated fair
5.60% indicated poor
2.80% indicated non-applicable

14. The course activities dealing with cash payments were

11.21% indicated very good
44.85% indicated good
33.64% indicated fair
7.47% indicated poor
2.80% indicated non-applicable

15. The discussion of reconciliation statements was

32.71% indicated very good
32.71% indicated good
28.03% indicated fair
6.54% indicated poor
.93% indicated non-applicable

16. The discussion of the free enterprise system was

8.41% indicated very good
37.38% indicated good
43.93% indicated fair
9.35% indicated poor
.93% indicated non-applicable

17. The study of the balance sheet was

20.56% indicated very good
39.25% indicated good
32.71% indicated fair
4.67% indicated poor
.93% indicated non-applicable

18. The study of the income statement was

17.76% indicated very good
32.71% indicated good
40.19% indicated fair
5.60% indicated poor
2.80% indicated non-applicable

19. The teacher's effort in presenting the importance of vocational education was

18.69% indicated very good
33.64% indicated good
34.58% indicated fair
9.35% indicated poor
3.74% indicated non-applicable

20. The exposure to basic procedures in the organization and management of the business was

11.21% indicated very good
41.12% indicated good
40.19% indicated fair
6.54% indicated poor
.93% indicated non-applicable

21. The time spent in practicing the completion of various business forms for accuracy and neatness was

11,21% indicated very good
35.51% indicated good
36.45% indicated fair
13.08% indicated poor
3.73% indicated non-applicable

22. The topics on "Selecting and Buying Merchandise" were

5.56% indicated very good
27.10% indicated good
40.19% indicated fair
17.76% indicated poor
9.35% indicated non-applicable

23. The course activities dealing with business problems and why businesses fail were

10.28% indicated very good
47.66% indicated good
32.71% indicated fair
8.41% indicated poor
.93% indicated non-applicable

24. The textbook and instructional materials were

29.97% indicated very good
42.06% indicated good
22.43% indicated fair
5.60% indicated poor
.93% indicated non-applicable

25. The use of visual aids and audio-visual materials was

5.61% indicated very good
6.54% indicated good
22.43% indicated fair
31.78% indicated poor
33.64% indicated non-applicable

26. The course activities dealing with the role of the employer were

13.08% indicated very good
28.04% indicated good
43.93% indicated fair
12.15% indicated poor
2.80% indicated non-applicable

27. The banking activities were

20.57% indicated very good
38.32% indicated good
35.51% indicated fair
5.60% indicated poor
0.00% indicated non-applicable

28. The study of the classification of various businesses was

3.73% indicated very good
31.78% indicated good
48.60% indicated fair
15.89% indicated poor
0.00% indicated non-applicable

29. The topic "advertising" was

23.36% indicated very good
42.99% indicated good
27.10% indicated fair
5.60% indicated poor
.93% indicated non-applicable

30. The use of supplementary materials was

13.08% indicated very good
28.97% indicated good
43.93% indicated fair
9.35% indicated poor
4.67% indicated non-applicable

31. The "idea" of keeping materials such as pamphlets, recordkeeping materials, payroll project, and bank reconciliation project was

32.71% indicated very good
40.19% indicated good
19.63% indicated fair
5.60% indicated poor
2.80% indicated non-applicable

32. The study of payroll taxes was

18.69% indicated very good
37.38% indicated good
35.51% indicated fair
5.60% indicated poor
2.80% indicated non-applicable

33. The topic "Developing A Current Interest Or Hobby Into A Profitable Business" was

3.73% indicated very good
26.16% indicated good
32.71% indicated fair
16.82% indicated poor
20.57% indicated non-applicable

34. The discussion of personnel policies and records was

5.60% indicated very good
26.17% indicated good
50.47% indicated fair
14.01% indicated poor
14.02% indicated non-applicable

35. The discussion about the characteristics of a good manager was

7.47% indicated very good
35.51% indicated good
40.19% indicated fair
13.08% indicated poor
3.74% indicated non-applicable

36. The topic of "automation" was

6.54% indicated very good
28.04% indicated good
40.19% indicated fair
18.69% indicated poor
6.54% indicated non-applicable

37. The topics "Source of Employees" and "Job Description" were

12.15% indicated very good
27.10% indicated good
40.19% indicated fair
14.01% indicated poor
6.54% indicated non-applicable

38. The discussion of franchising was

5.60% indicated very good
39.25% indicated good
39.22% indicated fair
8.41% indicated poor
3.73% indicated non-applicable

39. The discussion of human relations in business was

9.34% indicated very good
39.25% indicated good
39.35% indicated fair
8.41% indicated poor
3.73% indicated non-applicable

40. The discussion of communications in business was

16.82% indicated very good
33.64% indicated good
33.64% indicated fair
11.21% indicated poor
4.67% indicated non-applicable

(Please note the percentages do not always equal 100% because of the fractional, points.)

Student Evaluation Questionnaire--Part II. Part II of the questionnaire consisted of three questions which students answered by listing topics they considered important, topics they considered unimportant, and suggestions for future classes.

The following recommendations and/or comments were made by the students:

1. List the topics or projects included in the course which you considered important.

a. bank reconciliation
b. checkbook
c. all topics were important--important to everyday life
d. income taxes
e. free enterprise system
f. qualities of a good manager
g. job applications
h. bookkeeping
i. advertising
j. payroll
k. starting a business
l. reasons for business failure

2. List the topics or projects included in the course which you considered unimportant

a. nothing
b. payroll
c. big business information
d. balance sheet
e. bank reconciliation

3. Comments.

a. simulation was important
b. do not change course
c. slower pace
d. have personnel manager interview class
e. start in eleventh grade or integrate at lower level
f. course made me start thinking about career choices
g. more speakers

Graduate Survey. The following information was taken from the various responses given by graduates of the class of 1980 who completed the graduate questionnaire. (Please note: graduates only answered the questions they chose to answer.)

The survey showed that 2.08% of the students are married; 97.92% are single, 70.84% are employees, 2.08% are employers, 20.83% are students, 4.17% are in the armed services, and 2.08% are both employees and students.

The questions were answered as follows:

1. Are you presently attending school?

   37.5% indicated yes
   62.5% indicated no

2. Are you presently employed?

   77.08% indicated yes
   22.92% indicated no

   Of those presently employed, 86.49% are employed full-time and 18.92% are employed on a part-time basis.

3. Are you in the armed services?

   10.42% indicated yes
   89.58% indicated no

   Of those in the armed services, 2.08% indicated National Guard duty.

4. Are you using any of your business principles skills?

   50% indicated yes
   50% indicated no

5. Do you feel that you should have had more business training in any particular area?

   31.25% indicated yes
   68.75% indicated no

6. Do you have the need to operate office machines?

   35.42% indicated yes
   64.58% indicated no

7. Have you used your knowledge of recordkeeping?

   43.75% indicated yes
   56.25% indicated no

8. Have you had the need to use your knowledge of the stock market?

20.83% indicated yes
79.17% indicated no

9. Have you had the need to use your knowledge of insurance?

62.5% indicated yes
37.5% indicated no

10. Have you performed any duties as a supervisor?

14.5% indicated yes
85.42% indicated no

11. Have you had the need to use your knowledge of finance and financial institutions?

25% indicated yes
75% indicated no

12. Have you been involved in the application of employment skills?

31.25% indicated yes
68.75% indicated no

13. In reference to human relations and communications in business, have you had the opportunity to use any of the information discussed?

39.58% indicated yes
60.42% indicated no

14. On the basis of your experience since graduation, what additional training do you think should be added to our MIOB program at Norwich Tech in order for our students to be better prepared to enter the business world?

more bookkeeping and accounting, more emphasis on corporate level business, typing, business statistics, contracts, forms, tax returns, purchasing of a house, car, etc., investments and savings, financing, budgets, communicating, filing, inventory, oral reports, telephone, and practical applications.

15. Did you find our study of the topic, "Federal Income Taxes," helpful?

60.42% indicated yes
39.58% indicated no

16. Did you find our study of franchising of interest?

37.50% indicated yes
62.50% indicated no

17. Did you find the topic of advertising of interest?

62.5% indicated yes
37.5% indicated no

18. Did you find the topics studied in business law--contracts, deeds, etc.,--of help?

    45.83% indicated yes
    54.17% indicated no

19. We discussed consumerism and/or consumer skills. Were the discussions of help to you?

    54.17% indicated yes
    45.83% indicated no

20. A unit called business mathematics or business computations was completed. Was the unit of help to you?

    50% indicated yes
    50% indicated no

Results/Conclusions. The following results and/or conclusions are made on the basis of analysis and evaluations completed at the end of the course.

A position control number will be issued to establish a full-time position which will include the teaching of Mind Your Own Business topics, Typewriting, and Vocational Mathematics.

As result of the Mind Your Own Business program, a new program in vocational mathematics is being established for students who are not in need of trigonometry and logarithms instruction.

There was and will continue to be positive coordination and exchange of ideas and materials among the English, social studies, mathematics, business, and shop instructors.

The course has served as a model for other vocational technical schools. Visitations have been made by other vocational technical units to examine the program in operation. Presentations have been made to other vocational technical schools and to other institutions through a seminar conducted at Southeastern Regional Vocational Technical School in Groton, sponsored by the Bureau of Vocational Program Planning and Development.

The program was rated overall as very good. The rating was based upon the overall results of the pre-test, post-test, student evaluation questionnaire, graduate survey, presented curriculum materials, and research studies. In reviewing the results, one will find that the results clearly reveal that the program considerably broadened the student's knowledge and understanding of the job/business world.

In conceiving the original format, goals and objectives, and basic structure of this pilot program, it was tentatively assumed that the students who were enrolled in the building and service trade departments and the top three academic sections would most likely demonstrate higher interest, motivation, and achievement throughout the program than those students enrolled in the machine trade departments and the lower three academic sections. However, overall results of the testing program--pre-and post-test; academic attainment (grades on unit tests and projects); the student evaluation questionnaire results; and the graduate survey revealed that there were no significant differences in the above areas between trade clusters or academic sections. In reviewing and evaluating the testing program and the evaluation program, there was no direct correlation between a student's specific shop or trade area, and/or the section assigned and predicted success within the program.

Students scored higher on the post-test than on the pre-test with the same questions being used. The results show that learning took place. Also, that students did take an interest in the subject matter taught and most were able to increase their knowledge of the business world.

Students indicated that there is a need for the program; however, that there is a need for the subject matter to be taught at a slower pace. If necessary, the students indicated that the course be offered in the junior and senior years.

Through the program, the students were able to participate in Career Week at the Norwichtown Mall. They gained experience in advertising and employed many of the skills which were explored during class time.

As result, of suggestions from students that they be allowed to become involved in experiences which relate to their respective shops, there is a proposal to establish a VICA Club (Vocational Industrial Clubs of America) at Norwich Regional Vocational Technical School.

PROJECT DESIGN

Students must be prepared to live their lives fully and must understand that all work has dignity. They must learn to enjoy and appreciate the value of work--as employees and/or employers--so that they will have a "head start" in life.

Walter Dill Scott, a noted educator, when speaking to business educators, said: "Success or failure in business is caused more by mental attitudes than by mental capacities." He urged educators to find a way to teach pride in work, positive attitudes toward work, and personal satisfaction and honor in a day's work--teach them that all work has dignity. In addition, he said that instructors must also teach responsibility for accuracy, dependability, good public relations, decision-making skills, and effective employer-employee relations.

Procedures and activities. The business principles program is designed to prepare young people for the job world. They need a broad knowledge and understanding of how business functions and the desirable attitudes necessary to succeed on the job. The approach which was used is one in which the job was viewed in terms of the nature of the work for which the young person is being prepared. Students must be made more employable and must be stimulated to take advantage of all of the opportunities available to them. All classes were modified to meet the needs of the slow learner and the disadvantaged learner as well as the average student. Students learned that certain basic business facts are true in order for them to survive in life. Students in all shops are involved in the business world, and there is a need for instruction in addition to that received in English, consumer economics, and mathematics on the subject of business principles.

The course focused on general educational skills which develop general management skills. Students had the opportunity to develop the skill of general management as well as decision-making, problem-solving, and management resources.

Setting. The Norwich Regional Vocational Technical School is one of 17 such vocational technical schools serving the state by preparing students for employment as advanced apprentices in skilled trades. Of equal importance in its purpose, is the education of students toward good citizenship and social competence. The school program, therefore, includes the necessary technical subjects as well as general subjects and student activities designed to equip each student to become a skilled craftsperson who is able to take his or her place as a member of the community in which he or she must live. The school operates on a six-week cycle schedule; therefore, the modules of the business principles class were planned to operate throughout the school year in order to provide the students in the academic cycle with enough training in owner/manager skills. All seniors were scheduled into the modules according to their class section.

Participants. The 54-hour module will be taught to all 12th grade students of all abilities at the Norwich Regional Vocational Technical School inclusive of class time, the complete testing sequence, and student evaluation. To make room for the module, all senior English, mathematics, and consumer economics classes were decreased by one class per week. This provided three class hours per week for all seniors to complete the module. The instructor taught six sections of three classes per week for a total of 18 classes per week.

A review of the areas to be covered in the business principles course supplemented the student's learning and did not decrease learning in English, mathematics, and consumer economics classes. Also, the instruction provided

a common interest base for English, mathematics, and consumer economics instructors. The instructors discussed points of interest which were interwoven with their own subject matter. In addition, shop instructors included in their shop theory classes materials which specifically showed students how the information from the business principles class applies to that particular shop or trade area.

Contribution to education. The program was designed to prepare young people for the job world. They need a broad knowledge and understanding of how business functions and the desirable attitudes necessary to succeed on the job.

The module was developed in such a manner that it can be implemented in all other vocational technical schools, thus expanding the manager/owner skills curriculum in all technical schools and other educational institutions.

Many young people abandon the idea of being a small business owner and/or manager for various reasons--inadequate knowledge in human and/or customer relations, being initially discouraged, lack of basic experience, and for various related business and financial reasons. Therefore, students need to be exposed to the business world; they must be lead through the steps from the investigation of starting a particular business to ultimate conclusion and maturity of the business venture.

The Small Business Administration has proved through research and interview that vocational educational students (vocational technical students) are graduating with proper job skills, but not proper manager/owner skills. They also have reported that 60% of all businesses fail within the first five years. A program such as the business principles program must be used to make students more aware of their responsibilities. Failure affects everyone. Students must learn why various problems in the business world arise and where to seek help if they are not able to solve those problems themselves.

Most individuals in our society some time in their lives desire to be their own boss and/or aspire to establish a business or play an integral role in the management of a business. Beginning a typewriting service, a lemonade stand, or a yard cleaning service are examples of small businesses. Accepting the responsibility of a small business means delivering a good or service, receiving payment, balancing books, and trying to serve as many customers as possible.

The study of business principles contributes to self realization, and helps to improve the students' ability to solve business problems and to attain self-confidence in handling business ventures. Students are to be made aware of the specific procedures to follow in order to properly market their goods and/or services in a successful manner.

Topics studied in business principles enabled the individual to develop understandings and skills in order to enter the job world and to earn a livelihood. Also, topics such as how to invest money, what types of life insurance are best, and how to write checks and reconcile bank statements enable students to successfully handle their personal as well as business affairs.

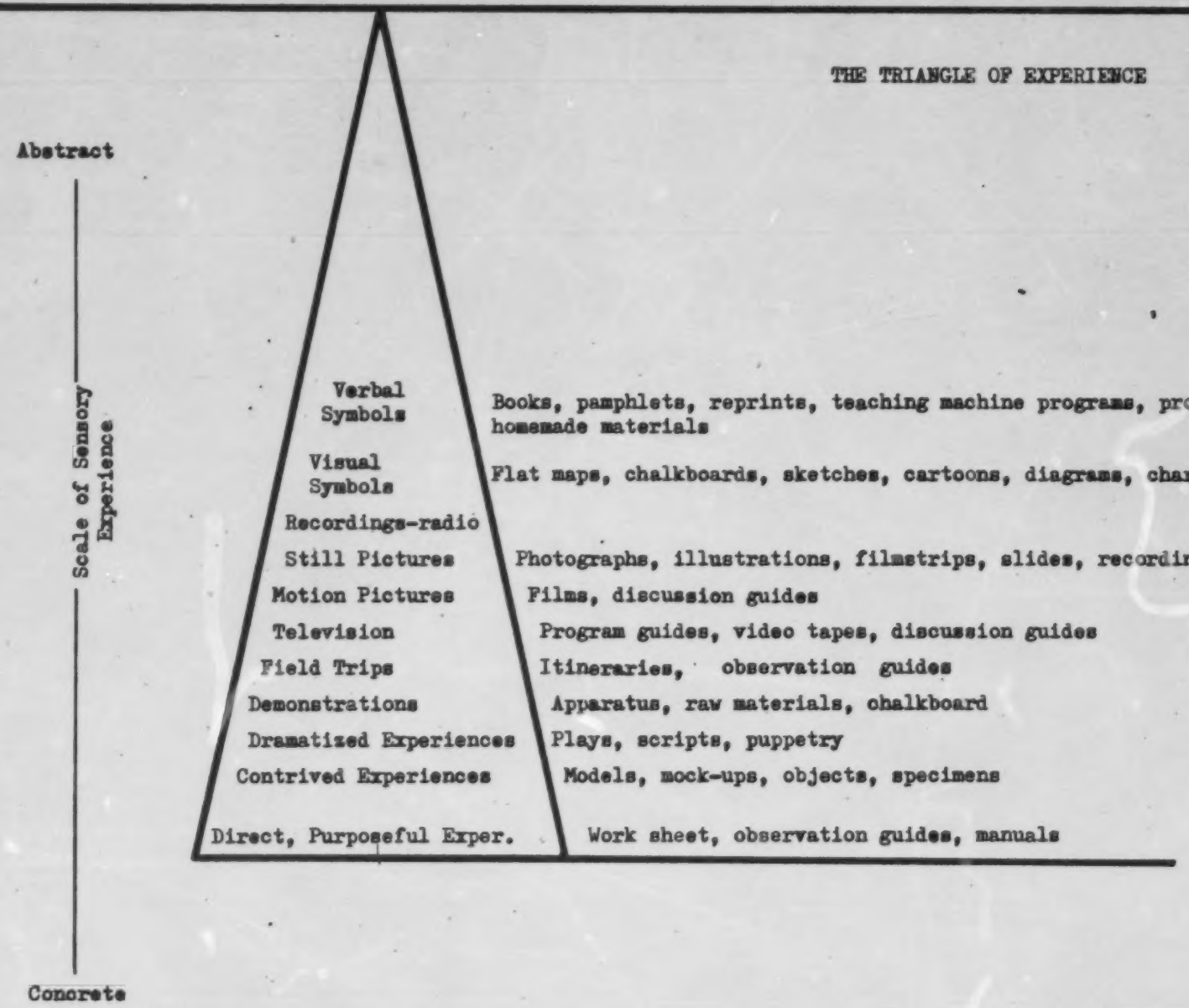
The supervisor often does not have the time and/or ability to teach the employee when he needs help and/or when such instruction may interfere with the job of that supervisor. Few people learn to read, write, and compute on their own. Learning will be closely related to the job situation--atmosphere of realism and motivation by use of realistic and practical materials will be employed.

Methods. The methods of instruction used are the question and answer method (for recall purposes and thought provoking purposes), lecture method, discussion method, speaker method, demonstration method, game method, role playing method, and the indirect method.

When subjects such as tact, trustworthiness, dependability, diplomacy, and related type subjects are presented certain visual aids must be used—films, filmstrips, booklets, radio, and television. Bulletinboard displays were used to make students aware of the various items, information, etc., available to them and also to show clippings of success stories. Explaining the need for involvement in student organizations is a definite factor enabling students to develop self-confidence and self-assurance. Neatness and accuracy in submitting research papers was reinforced by requirements stating that these reports must be the organizational structural quality which would be readily acceptable to a businessperson. Also, guest speakers and lectures were utilized to reinforce business principles and practices. Students were asked to review the work of other students in order for them to develop decision-making ability, discrimination, and judgment. Through case problems and role playing, students learned to act instead of react to people who do not agree with them. Also, they were taught through the role playing and case problems to think logically, creatively, and critically as well as to express themselves verbally. Teamwork and cooperation was taught through the use of simulation. Students were taught social responsibilities of business through the use of issue oriented topics; they were encouraged to look at both sides of a question or issue. Students were asked to cite examples and give justification for their reasons.

In reference to materials and devices used, the chart found on the next page developed by Edgar Dale and Malcolm Knowles summarizes what was followed and used.

THE TRIANGLE OF EXPERIENCE



Evaluation. Testing included a pre-test given during the first week of the school year; un[illegible] tests throughout the six-week marking periods; and, a post-test administered during the last week of the course. In addition, a student evaluation questionnaire was used at the conclusion of the program.

The pre-test and post-test were constructed with the help of: Business Fundamentals and General Information Test—National Business Entrance Tests, Business Relations and Occupations Achievement Examination for Secondary Schools, Business Background Test, Business Education Achievement Test Series, Business Judgment Test, General Business Every Pupil Scholarship Test, General Test of Business Information, and various pre-tests and post-tests suggested by the various textbook publishers. The tests used depended upon availability of the test.

The unit tests were constructed in such a manner that the objectives which were to be achieved were measured. The test items were in the form of selected response or constructed response items. In selected response, the student selected the response from a number of alternatives, such as: true-false items, matching items, or, the multiple choice items. In the constructed response test, the student prepared a response or gave some kind of performance. In this type of test, students are better able to be creative, to demonstrate their ability to organize their responses. Examples would be: completion or fill-in, short answer, and essay questions.

The student evaluation questionnaire allowed the student to have the opportunity to evaluate the course. Criteria used as a simple and practical means of evaluating the program include: curriculum, instruction, organization, guidance, and the various instructional areas such as recordkeeping, marketing, pricing, management, and related areas.

A follow-up study or survey of graduates was conducted at the end of the 1980-81 school year. The students were asked if the course was of benefit to them and whether they feel the course changed their attitude toward business.

Evaluation of the project was conducted by the Bureau of Vocational Program Planning and Development in cooperation with the Project Director and the instructor.

Curriculum materials were purchased, teacher created, and/or developed by various college professors and colleagues of the instructor.

Time Schedule. Instruction was broken into three sections by use of marking periods as the point of termination for each section. The following topics were taught during the first phase or marking period #1: introduction to small business, problems of a small business, business organization, small business location and layout, and physical facilities. During the second phase or marking period #3 the following topics were taught: financing the small business and keeping records for a small business. The third phase or marking period #5 the following topics were taught: law and insurance for the small business owner, sales promotions, personnel management, and the future of a small business.

Results. Business principles is a course which will contribute many important aspects of life to the student. Students are no longer just given "busywork" they are required to use meaningful information and are very much aware that they have certain business needs in order to succeed in life.

Surveys conducted by the Small Business Administration and other agencies show that the planning and budgeting aspects of the average businessperson are appalling--many have not even heard the word "budget". Students' lives are dominated and will be dominated by the art of purchasing. Their involvement in the various aspects of the business world will be continuing and

widening in future years as they progress into positions of permanent employment. The students need knowledge of the rules of effective business skills, and it is the responsibility of the school to instill in them the fact that management and planning can and should be a gratifying and self-satisfying experience. Students need a realistic and workable understanding of topics such as credit, financial resources, investments, insurance, taxes, and income.

Local businesses were canvassed to find out what kind of jobs are available and what skills are needed. Many business people were interviewed about the instruction of a business ownership/management course. They have always expressed a need for a young person to manage a job, business, or to be "left on his or her own" to get a job done, and there is a lack of training on the part of the student being able to accept such as position.

Almost every individual in our society may at some time in his or her life consider establishing a business, being a partner in a business, or play a "key" role in managing a business. Many businesses are established as a result of a hobby or an interest--woodworking, paper route, typewriting, or something to do with transportation. Students should now be aware of how valuable business information is not only in relation to their chosen vocation, but also in terms of family and business life.

No matter what the reason is for a student to get involved in a business, it is necessary for the student to be exposed to the business world. Obviously, most businesses are small; however, big or small, some businesses succeed, but many do not. Students should understand the reasons for success and/or failure. Success and/or failure affects everyone personally. Instructors work with students whose families have had business success and/or failure and the students must understand why success or failure has arise. If

information about businesses is given to all high school students, they will be aware of the various conditions and will avoid pitfalls or continue in a successful setting.

Schools must assume the responsibility to plan, develop, and implement a curriculum which must satisfy the needs of the students as well as society. This process must be carried out in a systematic and orderly fashion.

Vocational technical curriculum has certain basic characteristics which include, orientation, justification, focus, in-service and out-of-school success standards, school-community relationship, federal involvement, responsiveness, logistics, and expense.

Instructional development and curriculum development have certain seperate aspects and share certain aspects. Instructional development aspects include: write a lesson plan, plan a unit, obtain student instructional resources, develop learning experiences, select media, select equipment, obtain supplies, and prepare teacher-made instructional materials. Curriculum development aspects includes: develop curriculum goals, make curriculum planning decisions, obtain school-related data, obtain community-related data, determine curriculum content, and make curriculum content decisions. Instructional development and curriculum development aspects include: write the objectives, put objectives into sequence, determine student needs and interests, develop curriculum materials, and evaluate the effectiveness of the curriculum materials. No matter what basic characteristics or aspects are used, the outcome or purpose to keep in mind should be the preparation of students for useful and/or gainful employment.

Vocational technical curriculum must respond to the technical changes in our society; and, it must respond to the constantly changing world of work. New developments must be incorporated into the curriculum so that graduates can compete for jobs and achieve their greatest potential.

Evaluation of the business principles program was a continuous effort, so that strengths and weaknesses may be recognized throughout the school year and not only at the termination of the school year. In order for a curriculum to be relevant to the needs of tomorrow, it must be responsive to tomorrow's and today's needs--present and future oriented perspective. The curriculum for business principles has been written keeping the needs of today and tomorrow in mind.

The curriculum for business principles has been and will be written using the following criteria presented in Curriculum Development In Vocational and Technical Education by Curtis R. Finch and John R. Crunkilton, page 17.

Planning The Curriculum	Establishing The Curriculum Content	Implementing The Curriculum
Establishing a decisionmaking process	Utilize strategies to determine content	Identify and select materials
Collect and assess school-related data	Make curriculum content decisions	Develop materials
Collect and assess community-related data	Develop curriculum goals and objectives	Evaluate the curriculum

Dissemination. Dissemination of the final report for the pilot program--year three of business principles will take place in the following manner: 20 copies will be sent to the Bureau of Vocational Program Planning and Development on or before July 31, 1981; one copy of the report will be sent to each of the 17 vocational technical schools in the State of Connecticut; 10 copies will be sent to the program study committee for their review and consideration for adoption; and, a copy will be sent to ERIC. All remaining copies will be distributed at the discretion of the Program Director.

Administration and Personnel. The director of the project was the Director of the Norwich Regional Vocational Technical School in Norwich, Connecticut—John T. Rooke.

Serving on the Advisory Committee and as major curriculum advisor was the Assistant Director of the Norwich Regional Vocational Technical School in Norwich, Connecticut—Bernard Muldoon.

The program was reviewed and critiqued by the members of the advisory committee. The committee consisted of Norman Armstrong, owner and operator of Kitchens By Armstrong; Glen Husted, Vice President of the Eastern Savings and Loan Association; Marian King, former manager of Howland's of Norwich and now a realtor with the Beazley Company; Bernard Muldoon, Assistant Director of Norwich Regional Vocational Technical School; Patricia Fernald, owner and operator of Chalet de Coiffeur; Henry Kulos, owner of Henry A. Kulos Agency; and Carl Swartz, Business Department Chairman at Mohegan Community College.

The project instructor, Elizabeth Trudelle, is a certified business educator holding both a Bachelor of Science degree and a Master of Science degree in business education; and in addition to attendance at various workshops and taking an active part in professional organizations, she is enrolled in the Sixth Year Program in Education at the University of Connecticut. Prior to being appointed pilot program instructor in 1978, she has had fifteen years of teaching experience—teaching subjects such as typewriting, recordkeeping, bookkeeping and related subjects, data processing, business English, business mathematics, and various other general business subjects.

The program was monitored and funded by the Bureau of Vocational Program Planning and Development in cooperation with the Bureau of Vocational Technical Schools.

Local businessmen and women were asked to participate in various aspects of instruction such as law, contracts, insurance, and various other important topics which are best explained by the experts in the field.

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Thompson-Mitchell & Associates, 2996 Gradview Avenue, N.E. Atlanta, Georgia 30305 (1-404-233-5435)

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Center for Instructional Media & Technology, The University or Connecticut, Storrs, Ct. 06268

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Banking, Financing, and Budgeting

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The Stock Market Game

Consumer Education Word Games

Information on Booklets, Speakers, and Other Aids

For information about various materials, speakers bureaus, etc., contact:

Chamber of Commerce (local organization or office)

Cooperative Educational Services, P.O. Box 2087, 11 Allen Road, Norwalk, Ct. 06852

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#9 Marketing Research Procedures

#12 Statistics and Maps for National Market Analysis

#13 National Directories For Use in Marketing

#15 Recordkeeping Systems--Small Store and Service Trade

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#55 Wholesaling

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#72 Personnel Management

#75 Inventory Management

#79 Small Store Planning and Design

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#85 Analyzing Your Cost of Marketing

#86 Training For Small Business

#87 Financial Management

#88 Manufacturing Management

#89 Marketing For Small Business

#111 Small Marketers Aids, Interior Display: A Way To Increase Sales

#118 Legal Services For Small Retail and Service Firms

#121 Measuring The Results of Advertising

#123 Stock Control For Small Stores

#126 Accounting Services For Small Service Firms, Irving M. Cooper

#128 Building Customer Confidence In Your Service Shop

#130 Analyze Your Records To Reduce Costs

#134 Preventing Burglary and Robbery Loss

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Cassettes Unlimited, Roanoke, Tx. 76262

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Acquire An Interview--Dress For Interview

AMA Series
- The Challenges of Modern Leadership
- How To Be An Effective Supervisor
- Motivating Employees For Maximum Results
- Why Good Employees Quit

Be A Leader--Be A Follower

Be A Lessor-Be A Lessee

Buy A Business--Sell A Business

Buy A House--Buy A Car

Buy Insurance--Borrow Money

Employment Interview Pack

Invest Money--Select A Bank

Make Decisions--Break Bad Habits

Making It In Your Own Business

Making It On Your Own

Management of Money--Efficient Travel

Managerial Skills Cassette Program:

- Developing Effective Management
- Organizing For Results
- Decision Making
- Leading People
- Perception

Proper Image--How To Sell

Purchase Land--Sell Land

Relations With Supervisors--Leadership

Role of Supervisor

Select A Barber--Select A Beautician

Select A Garage--Care For Your Car

Select A Lawyer--Select A CPA

Select An Electrician--Select A Contractor

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INSTRUCTIONAL SUGGESTIONS

1. Clip and display articles about businesses which have failed.
2. Visit businesses and talk with owners.
3. Invite local businessmen to speak and attend meetings of various groups.
4. Display sample organizational charts.
5. Collect leaflets about local businesses.
6. Make a list of 10 financial institutions and addresses in your area.
7. Write a sample budget.
8. Collect and display forms from local businesses.
9. Collect and display insurance policies.
10. Conduct interviews in front of class.

APPENDIX A

PRE-TEST

BUSINESS PRINCIPLES PRE-TEST

DIRECTIONS: Blacken in the letter representing the correct answer on the answer sheet.

The vast majority of small businesses fail during the first:

a. 2 years
b. 4 years
c. 6 years
d. 10 years

It has been estimated that at least 90% of all small business failures can be attributed to:

a. poor management
b. bad luck
c. economic recession
d. none of these

Most small businesses in the United States are organized as a

a. sole proprietorship
b. partnership
c. limited partnership
d. corporation

Which of the following legal forms of organization allows all of the owners of a business to incur limited liability for business debts?

a. corporation
b. general partnership
c. limited partnership
d. sole proprietorship

Which of the following legal forms of organization affords the business legal continuity upon the death or incapacity of the owner(s)?

a. sole proprietorship
b. partnership
c. limited partnserhip
d. corporation

Which of the following legal forms of organization is usually the least expensive and easiest to start?

a. sole proprietorship
b. partnership
c. Limited partnership
d. corporation

Of the following legal forms of organization which form usually affords specialized management to the business?

a. sole proprietorship
b. partnership
c. limited partnership
d. corporation

8. Which of the following legal forms of organization usually places a business in the best position to obtain additional capital?

a. sole proprietorship
b. partnership
c. limited partnership
d. corporation

9. A "double tax" is imposed on which of the legal forms of organization?

a. sole proprietorship
b. partnership
c. limited partnership
d. corporation

10. Of the eight million businesses in the United States approximately what percentage are small?

a. 25%
b. 50%
c. 75%
d. 95%

11. By segmenting the market into groups it is easier for a business to:

a. determine which products or services each group needs or wants
b. share the market with its competitors
c. collect delinquent accounts receiveble
d. establish a merchandise control system

12. The best way for a small business owner to select a location is:

a. to ask friends or relatives for information
b. look for a vacancy sign
c. look through newspaper advertisements
d. determine a product and market and then search for an appropriate location

13. The prospective small business owner will probably be able to borrow no more than what percentage of the capital needed to start the business?

a. 100%
b. 90%
c. 50%
d. 20%

14. The best definition for a small business is:

a. one which is independently owned, not dominant in its field of operation, operated for profit, and meets particular size standards for its industry or area.

b. a sole proprietorship having few employees and serving only the local community

c. a locally operated business with a minimum capital investment and a profit margin of less than 10%

d. a business of any type operating on a limited scale

The rate of change in the business world:

a. has slowed down in recent years
b. has remained constant in recent years
c. is accelerating every year
d. is impossible to measure

A business organization chart depicts:

a. the long-range goals of a business
b. the short- and long-range goals of a business
c. the job positions necessary for operation of the business
d. the job descriptions for all positions within the business

All money received by a business should be deposited in the business checking account:

a. daily
b. weekly
c. every two weeks
d. monthly

It is best for each employee to have:

a. one supervisor
b. two supervisors
c. three supervisors
d. four supervisors

Very small business payments, such as postage due on mail delivered can best be accomplished by:

a. writing a business check for the exact amount
b. using a petty cash system
c. using personal funds since the amount is small
d. using personal funds at the time but taking a reimbursement from business funds at the next opportunity

With regard to business records, the law requires that:

a. all businesses acquire the services of an accountant to keep adequate business records
b. some form of records be kept by all businesses
c. every small business owner personally perform the recordkeeping function
d. all business records must be audited by a certified public accountant

Long-range goals need to be evaluated for actual progress versus planned progress:

a. at selected control points which clearly follow the guidelines established by the short-range goals
b. when the long-range planning period has ended
c. whenever it is convenient for management to evaluate the progress
d. only at a time when it is possible for management to take necessary corrective action

A record that is used by a business to keep track of money owed to the business by customers is called:

a. a daily receipts summary
b. a business checkbook
c. an accounts receivable register
d. a bank reconciliation statement

23. Which of the following equations is represented by the balance sheet?

a. assets + liabilities = equity
b. assets + equity = liabilities
c. assets - liabilities = equity
d. liabilities - assets = equity

24. How often is a petty cash slip written?

a. at least once a day
b. as cash becomes depleted in the petty cash fund
c. each time petty cash is used
d. when balancing the business checkbook

25. Which of the following records is used in order to make sure that the business's figures agree with the bank's figures regarding the cash balance in the business checking account?

a. a bank draft
b. a bank reconciliation statement
c. a deposit slip
d. a counter check

26. The income statement shows:

a. the financial position of the business at a particular time
b. the amount of owner investment
c. a projected sales forecast and expense summary
d. the profit or loss during the financial period

27. The balance sheet of a business shows:

a. the financial position of the business at a particular time
b. the salary of management and all other employees of the business
c. the amount of annual sales for the business
d. the net profit for the year

28. To use ratio analysis effectively, a small business owner must:

a. use only a single ratio
b. compare his or her ratios with industry norms
c. first identify problem areas for the business
d. use the process only once every five years

29. Figures used in ratio analysis are taken from:

a. the cash register tapes
b. the financial statements of a business
c. business periodicals
d. the projected sales forecast and expense summary

30. The liquidity of a business measures:

a. the speed at which merchandise is being sold
b. how quickly the credit sales are being collected
c. the ability of the business to meet all of its financial obligations quickly
d. the return obtained on the owner's investment in the business

31. Which of the following credit plans grants a line of credit or ceiling amount of credit to the customer?

a. installment account
b. charge account
c. revolving charge account
d. budget account

32. A cash forecast should be ahead of current operations by at least:

a. one month
b. three months
c. six months
d. 12 months

33. If a delinquent account has not been paid after several reminders, the business should probably:

a. send another polite reminder by mail
b. make a telephone call to the customers as a polite reminder
c. send a letter threatening a jail sentence if the account is not paid
d. turn the account over to a lawyer or collection agency

34. A credit applicant's past record of payment or nonpayment is known as his or her:

a. capacity
b. character
c. capital
d. conditions

35. The least expensive and probably most important type of advertising available to a small business is:

a. direct mail
b. word of mouth
c. radio
d. television

36. The first step in establishing an advertising campaign for a business is to:

a. decide which medium is to be used
b. select a target market
c. determine the advertising budget
d. create the advertisements

37. Of the factors that are important to good attitudes on the job, employees "typically" rank money:

a. at the top of the list
b. near the top of the list
c. in the middle of the list
d. near the bottom of the list

38. Probably the surest means of reaching an identified target market is by using:

a. direct mail
b. television
c. radio
d. newspaper

39. The medium which probably reaches the greatest number of prospects within a community is:

a. newspaper
b. radio
c. television
d. outdoor advertising

40. A window display should be changed at least every:

a. day
b. week
c. month
d. 6-months

41. Of the factors that are important to good attitudes on the job, which of the following do employees typically rank at or very near the top of the list:

a. money
b. hours
c. ease of job
d. security

42. In order to devote most of his or her time to management activities, it is necessary that the owner:

a. have a private office where necessary paperwork can be completed
b. delegate responsibility and authority whenever possible
c. develop job titles and descriptions for every position within the business
d. regularly do most of the routine work

43. Which of the following kinds of insurance protects the business from financial loss due to employee injuries occurring on the job?

a. liability insurance
b. workman's compensation insurance
c. business interruption insurance
d. key man insurance

44. Which of the following kinds of insurance protects the business from financial loss due to bodily injury occurring at the place of business to outsiders such as customers?

a. liability insurance
b. workmen's compensation insurance
c. business interruption insurance
d. key man insurance

45. If an employee uses his or her own car on behalf of the business:

a. the business is not legally liable
b. the business can be legally liable
c. the employee must have personal automobile liability insurance
d. the business has broken the law, since it is illegal to do so

46. Probably the most helpful national agency for the small business owner is the
a. Small Business Administration
b. Internal Revenue Service
c. Bureau of Census
d. American Management Association

47. Probably the best source of information regarding a business's public image is:

a. lawyer
b. an accountant
c. customers
d. employees

48. Information regarding the demographic characteristics, such as age, income, marital status, etc., of potential customers can best be obtained from:

a. professionals such as lawyers, an accountant, or a banker
b. Internal Revenue Service
c. Census Bureau
d. Better Business Bureau

49. The improved communications of the future will probably:

a. decrease the market size for a small business
b. increase the market size for a small business
c. have little effect on small businesses
d. decrease competition in the business world

50. If a business is to enjoy continued success in the future it must:

a. develop long-range plans and stick to them at all costs
b. experience growth and expansion
c. be able to cope with change
d. concentrate on one product or service

BUSINESS PRINCIPLES
PRE-TEST

DIRECTIONS: Blacken in the T (a) if the statement is true, or F (b) if the statement is false.

1. The written business plan should include the plan of action or strategy for success.
2. In a sole proprietorship, the owner incurs limited liability for business debts.
3. A limited partner may not take an active role in management of a business.
4. A franchise business usually offers the owner a great deal of independence regarding operation of the business.
5. A good advertisement should be complicated.
6. Radio advertising is only effective when it is used consistently.
7. A good means of evaluating an advertisement is to ask customers how they found out about the product or service.
8. Offering free samples is one method of sales promotion.
9. The amount of money spent by a business for advertising should be that amount which results in the greatest number of sales.
10. The introduction, body, and closing are the main components of an advertisement.
11. By accepting credit cards, a business can avoid all costs of extending credit to its customers.
12. The "truth in lending" law requires that the terms of credit must be clearly and concisely stated on the sales contract.
13. When a business accepts credit cards, it avoids the problem of collecting de - linquent accounts.
14. Employees are a good source of information and assistance for the small business owner.
15. Group life insurance for employees is an essential type of insurance needed by a business.
16. According to the Small Business Administration, a manufacturing business which employs one hundred people can not be classified as a small business.
17. The retail, wholesale, service, manufacturing, and construction fields are all fields of opportunity for business ownership (small business ownership) and management.
18. Small businesses contribute approximately 40% of the gross national product of the United States.
19. Small businesses tend to have specialized management.

20. People tend to go into business for themselves so that they can work less hours.

21. Small business owners are usually willing to take high risks.

22. When evaluating a small business loan applicant, the lender takes into consideration the economic conditions of the community.

23. Initial debt, or credit, financing of a business is obtained from personal savings.

24. Location of competitors is an important consideration when selecting a particular site for a business.

25. A personal preference for a particular area is an important consideration when deciding on a particular community for a business.

26. When analyzing the competition, an important factor to be considered is the free services provided by competitors.

27. It is important for a business owner to know where potential customers are currently purchasing similar products or services.

28. Government agencies, such as the Bureau of Census, are good sources of information concerning customer behavior.

29. The market for a business is comprised of people who are able to buy the product or service.

30. Commercial banks are possible sources of capital for a business.

31. When the lender evaluates a small business loan applicant, the physical appearance of the applicant is the most important consideration.

32. Planning involves the formulation of management goals which are specific, measureable, and realistic.

33. Quality of products or services is a primary customer motive for patronizing a particular business.

34. Less working capital is needed by a business which extends credit to its customers.

35. Increased sales is an advantage gained by a small business as a result of extending credit to its customers.

36. A cash forecast will help the business owner determine whether or not a short-term loan will be needed during a particular period of time in the future.

37. An employee can not be held accountable for a task if the authority necessary to accomplish the task is not given to the employee.

38. Long-range goals must state how the desired outcome will be achieved.

39. Short-range goals are entirely independent of long-range goals.

40. Accounts payable are classified as assets on the balance sheet of a business.

41. A business record that summarizes all of the cash received by a business on a particular day is called an account receivable register.

42. The total amount of money deposited in the business checking account for the day should be entered on the daily receipts summary.

43. Planning is limited as far as value is concerned to the small business since the future is uncertain.

44. Gross profit is included on the balance sheet of a business.

45. Ratio analysis will provide a means to compare a particular business with industry norms.

46. Inventory is classified as a liability on the balance sheet of a business.

47. The current ratio measures the liquidity of a business.

48. Gross profit is depicted on the income statement of a business.

49. Long-range plans for the future of a business should include consideration of potential markets for the product or service.

50. The future for all small businesses in the United States is bright.

APPENDIX B

POST-TEST

BUSINESS PRINCIPLES POST-TEST

DIRECTIONS: Blacken the T (column a) or F (column b); T if the statement is true and F if the statement is false.

1. Accounts payable are classified as assets on the balance sheet of a business.
2. Short-range goals are entirely independent of long-range goals.
3. Long-range goals must state how the desired outcome will be achieved.
4. An employee can not be held accountable for a task if the authority necessary to accomplish thetask is not given to the employee.
5. A cash forecast will help the business owner determine whether or not a short-term loan will be needed during a particular period of time in the future.
6. Increased sales is an advantage gained by a small business as a result of extending credit to its customers.
7. Less working capital is needed by a business which extends credit to its customers.
8. People tend to go into business for themselves so that they can work less hours.
9. Small business owners are usually willing to take high risks.
10. When evaluating a small business loan applicant, the lender takes into consideration the economic conditions of the community.
11. Initial debt, or credit, financing of a business is obtained from personal savings.
12. Location of competitors is an important consideration when selecting a particular site for a business.
13. Quality of products or services is a primary customer motive for patronizing a particular business.
14. Planning involves the formulation of management goals which are specific, measurable, and realistic.
15. When the lender evaluates a small business loan applicant, the physical appearance of the applicant is the most important consideration.
16. A personal preference for a particular area is an important consideration when deciding on a particular community for a business.

17. Commercial banks are possible sources of capital for a business.

18. The market for a business is comprised of people who are able to buy the product or services.

19. When analyzing the competition, an important factor to be considered is the free services provided by competitors.

20. It is important for a business owner to know where potential customers are currently purchasing similar products or services.

21. Government agencies, such as the Bureau of Census, are good sources of information concerning customer behavior.

22. Small businesses tend to have specialized management.

23. Small businesses contribute approximately 40% of the gross national product of the United States.

24. The retail, wholesale, service, manufacturing, and construction fields are all fields of opportunity for business ownership (small business ownership) and management.

25. According to the Small Business Administration, a manufacturing business which employs one hundred people can not be classified as a small business.

26. The written business plan should include the plan of action or strategy for success.

27. In a sole proprietorship, the owner incurs limited liability for business debts.

28. A limited partner may not take an active role in management of a business.

29. A franchise business usually offers the owner a great deal of independence regarding operation of the business.

30. A good advertisement should be complicated.

31. Group life insurance for employees is an essential type of insurance needed for a business.

32. Employees are a good source of information and assistance for the small business owner.

33. When a business accepts credit cards, it avoids the problem of collecting delinquent accounts.

34. The "truth in lending" law requires that the terms of credit must be clearly and concisely stated on the sales contract.

35. Radio advertising is only effective when it is used consistently.

36. A good means of evaluating an advertisement is to ask customers how they found out about the product or service.

37. By accepting credit cards, a business can avoid all costs of extending credit to its customers.

38. The introduction, body, and closing are the main components of an advertisement.

39. The amount of money spent by a business for advertising should be that amount which results in the greatest number of sales.

40. Offering free samples is one method of sales promotion.

41. The future for all small businesses in the United States is bright.

42. Long-range plans for the future of a business should include consideration of potential markets for the product or service.

43. A business record that summarizes all of the cash received by a business on a particular day is called an account receivable register.

44. The total amount of money deposited in the business checking account for the day should be entered on the daily receipts summary.

45. Gross profit is depicted on the income statement of a business.

46. The current ratio measures the liquidity of a business.

47. Planning is limited as far as value is concerned to the small business since the future is uncertain.

48. Inventory is classified as a liability on the balance sheet of a business.

49. Ratio analysis will provide a means to compare a particular business with industry norms.

50. Gross profit is included on the balance sheet of a business.

BUSINESS PRINCIPLES POST-TEST

DIRECTIONS: Blacken the letter that represents the correct answer.

1. The best definition of a small business is:

   a. one which is independently owned, not dominant in its field of operation, operated for profit, and meets particular size standards for its industry or area

   b. a sole proprietorship having few employees and serving only the local community

   c. a locally operated business with a minimum capital investment and a profit margin of less than 10%

   d. a business of any type operating on a limited scale

2. Which of the following legal forms of organization usually places a business in the best position to obtain additional capital?

   a. sole proprietorship b. partnership
   c. limited partnership d. corporation

3. The prospective small business owner will probably be able to borrow no more than what percentage of the capital needed to start the business?

   a. 100% b. 90%
   c. 50% d. 20%

4. The best way for a small business owner to select a location is:

   a. to ask friends or relatives for information
   b. look for a vacancy sign
   c. look through newspaper advertisements
   d. determine a product and market and then search for an appropriate location

5. A "double tax" is imposed on which of the legal forms of organization?

   a. sole proprietorship b. partnership
   c. limited partnership d. corporation

6. Of the eight million businesses in the United States approximately what percentage are small?

   a. 25% b. 50%
   c. 75% d. 95%

7. By segmenting the market into groups it is easier for a business to:

   a. determine which products or services each group needs or wants
   b. share the market with its competitors
   c. collect delinquent accounts receivable
   d. establish a merchandise control system

8. A record that is used by a business to keep track of money owed to the business by customers is called

   a. a daily receipts summary
   b. a business checkbook
   c. an accounts receivable register
   d. a bank reconciliation statement

9. The rate of change in the business world:

   a. has slowed down in recent years
   b. has remained constant in recent years
   c. is accelerating every year
   d. is impossible to measure

10. Long range goals used or needed to be evaluated for actual progress versus planned progress:

   a. at selected control points which clearly follow the guidelines established by the short-range goals
   b. when the long-range planning period has ended
   c. whenever it is convenient for management to evaluate the progress
   d. only at a time when it is possible for management to take necessary corrective action

11. A business organizatinn chart depicts:

   a. the long-range goals of a business
   b. the short- and long-range goals of a business
   c. the job positions necessary for operation of the business
   d. the job description for all positions within the business

12. All money received by a business should be deposited in the business checking account:

   a. daily
   b. weekly
   c. every two weeks
   d. monthly

13. It is best for each employee to have:

   a. one supervisor
   b. two supervisors
   c. three supervisors
   d. four supervisors

14. Very small business payments, such as postage due on mail delivered, can best be accomplished by:

   a. writing a business check for the exact amount
   b. using a petty cash system
   c. using personal funds since the amount is small
   d. using personal funds at the time but taking a reimbursement from the business funds at the next opportunity

15. With regard to business records, the law requires that:

a. all business acquires the services of an accountant to keep adequate business records
b. some form of records be kept by all businesses
c. every small business owner personally perform the recordkeeping function
d. all business records must be audited by a certified public accountant

16. Figures used in ratio analysis are taken from:

a. the cash register tapes
b. the financial statements of a business
c. business periodicals
d. the projected sales forecast and expense summary

17. Which of the following equations is represented by the balance sheet?

a. assets + liabilities = equity
b. assets + equity = liabilities
c. assets- liabilities = equity
d. liabilities - assets = equity

18. To use ratio analysis effectively, a small business owner must:

a. use only a single ratio
b. compare his or her ratios with industry norms
c. first identify problem areas for the business
d. use the process only once every five years

19. How often is a petty cash slip written?

a. at least once a day
b. as cash becomes depleted in the petty cash fund
c. each time petty cash is used
d. when balancing the business checkbook

20. Which of the following records is used to make sure that the business's figures agree with the bank's figures regarding the cash balance in the business checking account?

a. a bank draft
b. bank reconciliation statement
c. a deposit slip
d. a counter check

21. The income statement shows

a. the financial position of the business at a particular time
b. the amount of owner investment
c. a projected sales forecast and expense summary
d. the profit or loss during the financial period

22. The balance sheet of a business shows:

a. the financial position of the business at a particular time
b. the salary of management and all other employees of the business
c. the amount of annual sales of the business
d. the net profit for the year

23. Of the factors that are important to good attitudes on the job, employees "typically" rank morey:

a. at the top of the list
b. near the top of the list
c. in the middle of the list
d. near the bottom of the list

24. If a deliquent account has not been paid after several reminders, the business should probably:

a. send another polite reminder by mail
b. make a telephone call to the customers as a polite reminder
c. send a letter threatening a jail sentence if the account is not paid
d. turn the account over to a lawyer or a collection agency

25. The liquidity of a business measures:

a. the speed at which merchandise is being sold
b. how quickly the credit sales are being collected
c. the ability of the business to meet all of its financial obligations quickly
d. the return obtained on the owner's investment in the business

26. The first step in establishing an advertising campaign for a business is to:

a. decide which medium is to be used
b. select a target market
c. determine the advertising budget
d. create the advertisements

27. A credit applicant's past record of payment or nonpayment is known as his or her:

a. capacity
b. character
b. capital
d. conditions

28. Which of the following credit plans grants a line of credit or ceiling amount of credit to the customer?

a. installment account
b. charge account
c. revolving charge account
d. budget account

29. A cash forecast should be ahead of current operations at least:

a. one month
b. three months
c. six months
d. 12 months

30. The least expensive and probably most important type of advertising available to a small business is:

a. direct mail
b. word of mouth
c. radio
d. television

31. Of the following legal forms of organization which form usually affords specialization management to the business?

a. sole proprietorship
b. partnership
c. limited partnership
d. corporation

32. Which of the following legal forms of organization is usually the least expensive and easiest to start?

a. sole proprietorship
b. partnership
c. limited partnership
d. corporation

33. Which of the following legal forms of organization affords the business legal continuity upon the death or incapacity of the owner(s)?

a. sole proprietorship
b. partnership
c. limited partnership
d. corporation

34. Which of the following legal forms of organization allows all of the owners of a business to incur limited liability of business debts?

a. corporation
b. general partnership
c. limited partnership
d. sole proprietorship

35. The vast majority of small businesses fail during the first:

a. 2 years
b. 4 years
c. 6 years
d. 10 years

36. It has been estimated that at least 90% of all small business failures can be attributed to:

a. poor management
b. bad luck
c. economic recession
d. none of these

37. Most small businesses in the Unites States are organized as a

a. sole proprietorship
b. partnership
c. limited partnership
d. corporation

38. Which of the following kinds of insurance protects the business from financial loss due to bodily injury occurring at the place of business to outsiders such as customers?

a. liability insurance
b. workmen's compensation insurance
c. business interruption insurance
d. key man insurance

39. Probably the surest means of reaching an identified target market is by using

a. direct mail
b. television
c. radio
d. newspaper

40. In order to devote most of his or her time to management activities, it is necessary that the owner:

a. have a private office where necessary paperwork can be completed
b. delegate responsibility and authority whenever possible
c. develop job titles and descriptions for every position within the business
d. regularly do most of the routine work

41. The medium which probably reaches the greatest number of prospects within a community is

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b. radio
c. television
d. outdoor advertising

42. Which of the following kinds of insurance protects the business from financial loss due to employee injuries occurring on the job?

a. liability insurance
b. workmen's compensation insurance
c. business interruption insurance
d. key man insurance

43. A window display should be changed at least every

a. day
b. week
c. month
d. 6-months

44. Of the factors that are important to good attitudes on the job, which of the following do employees typically rank at or very near the top of the list:

a. money
b. hours
c. ease of job
d. security

45. If a business is to enjoy continued success in the future it must:

a. develop long-range plans and stick to them at all costs
b. experience growth and expansion
c. be able to cope with change
d. concentrate on one product or service

46. Probably the best source of information regarding a business's public image is

a. lawyer
b. an accountant
c. customers
d. employees

47. If an employee uses his or her own car on behalf of the business

a. the business is not legally liable
b. the business can be legally liable
c. the employee must have personal automobile liability insurance
d. the business has broken the law, since it is illegal to do so

48. The improved communications of the future will probably

a. decrease the market size for a small business
b. increase the market size for a small business
c. have little effect on small businesses
d. decrease competition in the business world

49. Information regarding the demographic characteristics, such as age, income, marital status, etc., of potential customers can best be obtained from:

a. professionals such as lawyers, an accountant, or a banker
b. Internal Revenus Service
c. Census Bureau
d. Better Business Bureau

50. Probably the most helpful national agency for the small business owner is the

a. Small Business Administration
b. Internal Revenue Service
c. Bureau of Census
d. American Management Association

APPENDIX C

TEST RESULTS

PRE-TEST, POST-TEST, AND FINAL GRADES
FOR BUSINESS PRINCIPLES COURSE
MIND YOUR OWN BUSINESS
1980-1981

Included below and on the following pages is a list of the students in each of the six senior sections. Their individual names have been omitted to protect their right of privacy.

STUDENTS/ SECTION	PRE-TEST GRADE	POST-TEST GRADE	FINAL GRADE
12-1			
Student #1	60	74	85
Student #2	52	65	80
Student #3	61	74	83
Student #4	61	71	93
Student #5	57	79	95
Student #6	70	73	95
Student #7	53	72	93
Student #8	66	81	85
Student #9	60	71	92
Student #10	70	86	88
Student #11	63	79	74
Student #12	63	82	81
Student #13	57	77	91
Student #14	61	65	49
Student #15	62	76	94
Student #16	68	79	87
Student #17	63	64	86
Student #18	53	65	85
Student #19	71	80	90
Student #20	58	62	87
Student #21	59	76	44
Student #22	65	75	85
Student #23	64	80	87
Student #24	61	71	83
Student #25	58	73	71
Student #26	68	80	75

12-2

STUDENTS/ SECTION	PRE-TEST GRADE	POST-TEST GRADE	FINAL GRADE
Student #1	73	88	68
Student #2	67	78	83
Student #3	67	76	80
Student #4	57	77	86
Student #5	68	85	86
Student #6	50	69	81
Student #7	61	65	75
Student #8	63	67	68
Student #9	72	84	68
Student #10	62	77	87
Student #11	70	81	70
Student #12	68	81	73
Student #13	60	66	76
Student #14	58	74	92
Student #15	63	64	87
Student #16	62	78	80
Student #17	67	83	91
Student #18	61	81	77
Student #19	60	81	84
Student #20	59	72	71
Student #21	51	65	88
Student #22	63	72	75
Student #23	65	79	78
Student #24	51	68	80
Student #25	61	75	88

12-3

STUDENTS/ SECTION	PRE-TEST GRADE	POST-TEST GRADE	FINAL GRADE
Student #1	54	73	78
Student #2	61	72	84
Student #3	49	71	82
Student #4	53	67	83
Student #5	63	83	85
Student #6	56	68	87
Student #7	43	62	80
Student #8	54	74	88
Student #9	50	65	87
Student #10	43	79	66
Student #11	49	63	90
Student #12	62	70	90
Student #13	54	65	86
Student #14	65	86	86
Student #15	58	67	78
Student #16	53	60	78
Student #17	53	74	60
Student #18	53	66	81
Student #19	52	79	88
Student #20	59	71	77
Student #21	56	69	81
Student #22	50	Terminated	Terminated
Student #23	47	68	76
Student #24	47	67	75
Student #25	48	69	81
Student #26	62	74	80

12-4

STUDENTS/ SECTION	PRE-TEST GRADE	POST-TEST GRADE	FINAL GRADE
Student #1	62	68	67
Student #2	46	75	80
Student #3	50	68	77
Student #4	57	63	73
Student #5	47	58	70
Student #6	53	68	81
Student #7	45	61	80
Student #8	49	55	80
Student #9	68	60	60
Student #10	66	73	70
Student #11	56	70	76
Student #12	65	69	81
Student #13	51	62	78
Student #14	64	74	87
Student #15	48	69	85
Student #16	41	59	82
Student #17	44	49	74
Student #18	52	68	81
Student #19	46	68	66
Student #20	59	71	51
Student #21	57	70	80
Student #22	63	82	76

12-5

STUDENTS/ SECTION	PRE-TEST GRADE	POST-TEST GRADE	FINAL GRADE
Student #1	49	69	43
Student #2	48	Terminated	Terminated
Student #3	55	68	65
Student #4	50	67	60
Student #5	50	69	75
Student #6	40	67	74
Student #7	64	66	41
Student #8	57	70	72
Student #9	49	68	68
Student #10	46	56	73
Student #11	58	Terminated	Terminated
Student #12	Excused	Excused	Excused
Student #13	52	63	73
Student #14	51	58	76
Student #15	63	79	66
Student #16	54	60	72
Student #17	70	Terminated	Terminated
Student #18	57	62	74
Student #19	53	67	80
Student #20	55	77	79
Student #21	66	70	80
Student #22	51	61	81
Student #23	45	60	84

STUDENTS/ SECTION	PRE-TEST GRADE	POST-TEST GRADE	FINAL GRADE
Student #1	54	Absent	58
Student #2	35	37	60
Student #3	50	62	74
Student #4	39	54	72
Student #5	38	43	74
Student #6	Entered Late	61	70
Student #7	50	58	70
Student #8	55	61	63
Student #9	42	55	65
Student #10	41	54	63
Student #11	56	66	80
Student #12	47	52	65
Student #13	36	Terminated	Terminated
Student #14	47	56	61
Student #15	40	68	72
Student #16	52	49	66
Student #17	50	50	64
Student #18	47	49	73
Student #19	43	57	75
Student #20	41	52	63
Student #21	47	Terminated	Terminated
Student #22	45	55	61
Student #23	48	51	66
Student #24	42	62	64

APPENDIX D

STUDENT EVALUATION QUESTIONNAIRE

BUSINESS PRINCIPLES STUDENT EVALUATION

DIRECTIONS: Please read each statement below. On the answer sheet provided, CIRCLE the NUMBER listed in the scale below that best completes the statement. Please read directions for each part.

ANSWER SHEET: Please complete the heading of the answer sheet as follows: using the list provided--complete the student number section, write the name of your shop, and write the number of your section.

PART I

DIRECTIONS: Answer each of the following questions using the scale below.

VERY GOOD	GOOD	FAIR	POOR	NON-APPLICABLE
5	4	3	2	1

1. The amount of time spent in learning new ideas and facts was
2. The analysis of business problems was
3. The teacher's lesson presentations were
4. The amount of time allowed for student participation was
5. The individual attention given me as a student was
6. The method of grading for the course was
7. The pre-test and post-test methods were
8. The discussion on the responsibilities of ownership was
9. The learning of special terms associated with business and ownership was
10. The use of demonstration was
11. The income tax activities were
12. The recordkeeping activities were
13. The course activities dealing with cash receipts were
14. The course activities dealing with cash payments were
15. The discussion of reconciliation statements was

16. The discussion of the free enterprise system was

17. The study of the balance sheet was

18. The study of the income statement was

19. The teacher's effort in presenting the importance of vocational education was

20. The exposure to basic procedures in the organization and management of a business was

21. The time spent in practicing the completion of various business forms for accuracy and neatness was

22. The topics on "Selecting and Buying Merchandise" were

23. The course activities dealing with business problems and why businesses fail were

24. The textbook and instructional materials were

25. The use of visual aids and audio-visual materials was

26. The course activities dealing with the role of the employer were

27. The banking activities were

28. The study of the classification of various businesses was

29. The topic "advertising" was

30. The use of supplementary materials was

31. The "idea" of keeping materials such as pamphlets, recordkeeping materials, payroll project, and bank reconciliation project was

32. The study of payroll taxes was

33. The topic "Develop A Current Interest Or Hobby Into A Profitable Business" was

34. The discussion of personnel policies and records was

35. The discussion about the characteristics of a good manager was

36. The topics of "automation" was

37. The topics "Source of Employees" and "Job Description" were

38. The discussion of franchising was

39. The discussion of human relations in business was

40. The discussion of communications in business was

APPENDIX E

GRADUATE FOLLOW-UP SURVEY

Norwich Regional Vocational Technical School
590 New London Turnpike, Norwich, Connecticut 06360 Telephone 203 889-8453

February 9, 1981

Dear 1980 Norwich Tech Graduate:

Since you have been graduated from Norwich Tech for almost a year now, we would like to have you assist us in a follow-up evaluation of our Mind Your Own Business (MYOB) Program which was part of your curriculum as a senior.

As you already know, the MYOB Program has been funded partially through federal funds. One of the requirements for the awarding of such funds is that all of the graduates of the program are requested to complete a questionnaire evaluating the program. Through your response we will be better able to communicate your observations in our final report and to improve our MYOB course to meet the needs of our students as we progress from year to year. Since all of the responses will be held confidential, please feel free to make any comments which you consider to be of importance to us, not only as a former student of the program, but on the basis of your experience since June, 1980.

Please complete the enclosed questionnaire to the best of your ability; and, return it in the enclosed stamped self-addressed envelope no later than March 2, 1981! Also, please do not confuse this questionnaire with the one recently sent to you by Mr. Nicholas.

Your assistance in completing and returning this questionnaire is greatly appreciated, and we sincerely look forward to using this data to complete our final report.

Yours very truly,

John T. Rooke

John T. Rooke, Director

EAT

Enclosure

NORWICH TECH GRADUATE MYOB FOLLOW-UP QUESTIONNAIRE

DIRECTIONS: Please complete the information and answer the questions below as they apply to your present status and/or situation.

_____ _____ _____
Last Name First Name Initial

_____ _____ _____
Street Address City and State Zip Code

Marital Status: (Check one)

☐ Married ☐ Single

Shop graduated from: _____

Check the one(s) which applies(y):

☐ Employee ☐ Employer/Self-Employed ☐ Student ☐ Armed Services

1. Are you presently attending school? ☐ Yes ☐ No

   If the answer to the above question is yes, please complete the following:

   _____ _____
   Name of School or College Location

2. Are you presently employed? ☐ Yes ☐ No

   If the answer to the above question is yes, please complete the following:

   I am working ☐ full-time ☐ part-time at _____
   Name of employer

   My present job is _____.

3. Are you in the armed services? ☐ Yes ☐ No

   If the answer to the above question is yes, please complete the following:

   I am in the _____.
   Branch of Service

   I have been assigned to _____.
   Position

4. Are you using any of your business principles skills? ☐ Yes ☐ No

   If the answer to the above question is yes, please comment as to what specific type of skills you are using.

   _____

   _____

   _____

(OVER)

5. Do you feel that you should have had more business training in any particular area? ☐ Yes ☐ No

If the answer to the above question is yes, please indicate what area.

_____

_____

_____

6. Do you have the need to operate office machines? ☐ Yes ☐ No

If the answer to the above question is yes, please indicate type of machines.

_____

_____

_____

7. Have you used your knowledge of recordkeeping? ☐ Yes ☐ No

If the answer to the above question is yes, please indicate what recordkeeping principles are being applied.

_____

_____

_____

8. Have you had the need to use your knowledge of the stock market? ☐ Yes ☐ No

If the answer to the above question is yes, please indicate in what manner.

_____

_____

_____

9. Have you had the need to use your knowledge of insurance? ☐ Yes ☐ No

If the answer to the above question is yes, please indicate in what manner or capacity.

_____

_____

_____

10. Have you performed any duties as a supervisor? ☐ Yes ☐ No

If the answer to the above question is yes, please indicate in what manner.

_____

_____

_____

11. Have you had the need to use your knowledge of finance and financial institutions? ☐ Yes ☐ No

If the answer to the above question is yes, please indicate in what manner.

_____

_____

_____

12. Have you been involved in the application of employment skills? ☐ Yes ☐ No

If the answer to the above question is yes, please indicate in what manner.

_____

_____

_____

13. In reference to human relations and communications in business, have you had the opportunity to use any of the information discussed? ☐ Yes ☐ No

If the answer to the above question is yes, please summarize.

_____

_____

_____

14. On the basis of your experience since graduation, what additional training do you think should be added to our MYOB program at Norwich Tech in order for our students to be better prepared to enter the business world?

_____

_____

_____

15. Did you find our study of the topic, "Federal Income Taxes", helpful?
☐ yes ☐ no

If the answer to the above question is yes, please indicate in what manner or capacity.

_____

_____

_____

16. Did you find our study of franchising of interest? ☐ Yes ☐ No

17. Did you find the topic of advertising of interest? ☐ Yes ☐ No

If the answer the above question is yes, please indicate in what manner or capacity.

_____

_____

_____

18. Did you find the topics studied in business law—contracts, deeds, etc.—of help? ☐ Yes ☐ No

If the answer to the above question is yes, please indicate in what manner or capacity.

_____

_____

_____

19. We discussed consumerism and/or consumer skills. Were the discussions of help to you? ☐ Yes ☐ No

_____

_____

_____

20. A unit called business mathematics or business computations was completed. Was the unit of help to you? ☐ Yes ☐ No

_____ _____
Signature Date

APPENDIX F

PROJECT MATERIALS SAMPLE

PRACTICE SET

Mr. Sullivan who has been keeping these records for 50 weeks has become incapacitated, due to illness, and has asked you to complete his bookkeeping for the remaining two weeks of the year.

Charles Sullivan is the sole proprietor of Acme Sales & Service Co. His employer identification number if 05-6248135, his Social Security number is 039-62-4814 and his State Employer number is 469-6128. His address is 42 Main Street, Boston, Mass. 02101.

This Practice Set will furnish you with transactions for the 51st and 52nd weeks, together with all necessary forms.

The following are the sum totals for the first 50 weeks transactions:

Under TOTAL RECEIPTS FROM BUSINESS OR PROFESSION on the "Total Up To Last Week" line enter $103,307.50 in column C.

Under EXPENDITURES in column E enter the following:

Acct. No.	*Account*	*Amount*
1	Mdse.-Materials	$67,420.00
2	Accounting	150.00
3	Advertising	596.80
4	Auto Expense	2,009.86
5	Cartons, etc.	80.00
7	Delivery Expense	1,010.00
8	Electricity	297.60
9	Entertainment	125.32
10	Freight & Expr.	813.74
11	Heat	436.18
12	Insurance	212.00
13	Interest	45.92
15	Legal Expense	70.00
17	Misc Exp.	115.65
18	Office Exp.	526.15
19	Postage	85.40
20	Rent	1,650.00
21	Repairs	35.47
22	Shop Exp.	221.28
23	Tax — Soc. Sec.	668.02
24	Tax — State U. I.	288.00
25	Tax — Other	174.18
26	Selling Exp.	89.00
27	Supplies	185.12
28	Telephone	429.63
29	Trade Dues	20.00
30	Traveling Exp.	50.00
31	Wages & Comm.	11,043.20
	Sub-Total	88,848.52
52	Federal Inc. Tax	800.00
53	Loans Payable	1,500.00
55	Personal	10,000.00
	Tot. Up To Last Wk.	101,148.52

DETAIL OF TRANSACTIONS FOR WEEK ENDED DECEMBER 23, (51st Week)

MONDAY, DECEMBER 18,

1. Issued check #906 to Apex Supply Company for merchandise purchased in the amount of $360.90.
2. Paid General Merchandise Company $250.78 for merchandise bought; issued check #907.
3. Paid Nickey Oil Company (check #908) for heating oil $13.81.
4. Sales for the day $204.97.

TUESDAY, DECEMBER 19,

1. Check #909 for $59.82 was issued to Lacy Company for materials purchased.
2. The National Goods Corporation was paid $32.44 by check #910 for merchandise purchased.
3. A check #911 for $57.13 was paid to Wholesalers, Inc. for goods purchased.
4. A payment of $52.56 was made to the National Bank of America. Of this amount (paid by check #912), $50.00 was principal payment on a loan to the company by the bank, and $2.56 was interest due on the loan.
5. The L. B. Repair Company had recently repaired a damaged water pipe. This company was paid $16.50 for this repair work by check #913.
6. Sales for the day $612.02.

WEDNESDAY, DECEMBER 20,

1. Materials of $87.97, purchased from the U. S. Sales Company were paid by check #914.
2. Sales for the day $182.24.

THURSDAY, DECEMBER 21,

1. An amount of $114.72 was paid by check #915 to Ace Wholesale Company for merchandise.
2. Joe's Service Station did some mechanical work on the store's truck. Check #916 for $25.55 was issued to pay for this work. Account No. 4.
3. Sales for the day $263.53.

FRIDAY, DECEMBER 22,

1. Check #917 for $326.21 was issued to Daley & Sons for merchandise purchased.
2. Check for $27.50 was issued to Ace Advertising, Inc. for advertising in the local paper (Check #918).
3. Standard Insurance Co. was paid $40.00 by check #919 for fire insurance.
4. Check #920 was issued to White Transportation Co. in the amount of $22.78 for freight paid on merchandise received.
5. $24.08 was paid to Speedy Service Co. by check #921 for deliveries made while truck was in garage.
6. Various office supplies were purchased from Main Office Supply Co. Check #922 was issued for payment in the amount of $11.11.

7. *Check #923 in the amount of $106.75 for wages was issued to John Smith who worked 44 hours and is married (3 exemptions).

Using the Federal Withholding Tax and the F.I.C.A. (Social Security) Tax Tables provided, complete the following computation:

Gross Wages		$119.60
Less—Social Sec. Tax	_____	
Federal Inc. Tax.	_____	
State Inc. Tax	1.45	
Total Deductions		12.85
Net Amount of Check		$106.75

8. *Check #924 in the amount of $81.25 payable to Michael Stone, single (1 exemption), for 40 hours work was issued.

(Refer to above instructions)

Gross Wages		$100.00
Less—Social Sec. Tax	_____	
Federal Inc. Tax.	_____	
State Inc. Tax	2.00	
Total Deductions		18.75
Net Amount of Check		$81.25

*Be sure to complete the payroll section and to post to the individual payroll records.

9. Cindy's Gift Shop was sent a check in the amount of $17.21 in payment for Christmas decorations. Check #925 was issued for this miscellaneous item.
10. Legal Fees due Robert Arabian, Esq. in the amount of $30.00 were paid by check #926.
11. $12.74 paid by check #927 was sent to the Janitors Supply Co. for various supplies.
12. Charles Sullivan, the owner, issued check #928 to himself in the amount of $200.00 as his drawing for the week.

Refer to General Instructions
Item No. 55 — Personal

13. Sales for the day $405.18.

SATURDAY, DECEMBER 23,

1. Sales for the day $851.14.
2. Check #929 in the amount of $136.15 was issued to the American Merchandising Company for goods purchased.

PROCEDURES FOR END OF WEEK

The following procedures should be followed at the end of each week:

1. DETAIL OF WEEKLY EXPENDITURES:

   a. Total COLUMN A. Post this amount to Account #1 under EXPENDITURES in COLUMN D.

   b. Total COLUMN B. Post these charges to Accounts 2 through 56 under EXPENDITURES in COLUMN D.

2. Total COLUMN C.

3. Under EXPENDITURES add each account horizontally.

4. Under EXPENDITURES, add COLUMN D, COLUMN E and COLUMN F. Prove your work by adding the sub-totals horizontally.

5. To the sub-totals, add the NON-DEDUCTIBLE items to arrive at the totals. Prove same as No. 4.

6. Add the totals of COLUMN A and COLUMN B. This total should agree with the total of COLUMN D.

7. Compute profit for this week and profit to date.

8. Total of COLUMN C should be transferred to COLUMN C of next week.

9. All of the figures in COLUMN F should be transferred to COLUMN E of the next week.

DETAIL OF WEEKLY EXPENDITURES

MDSE. AND MATERIALS PAID BY CASH AND CHECKS

DAY	TO WHOM PAID	CHECK NO.	AMOUNT	

WEEK ENDED 19

TOTAL RECEIPTS FROM BUSINESS OR PROFESSION

DAY		C. AMOUNT	
SUN.			
MON.			
TUES.			
WED.			
THUR.			
FRI.			
SAT.			
TOTAL THIS WEEK			
TOTAL UP TO LAST WEEK			
TOTAL TO DATE			

MEMO

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EXPENDITURES

ACCT. NO.	ACCOUNT	D. TOTAL THIS WEEK	E. TOTAL UP TO LAST WEEK	F. TOTAL TO DATE
	DEDUCTIBLE			
1	MDSE.-MATERIALS			
2	ACCOUNTING			
3	ADVERTISING			
4	AUTO EXPENSE			
5	CARTONS, ETC.			
6	CONTRIBUTIONS			
7	DELIVERY EXP.			
8	ELECTRICITY			
9	ENTERTAINMENT			
10	FREIGHT & EXPR.			
11	HEAT			
12	INSURANCE			
13	INTEREST			
14	LAUNDRY			
15	LEGAL EXPENSE			
16	LICENSES			
17	MISC. EXP.			
18	OFFICE EXP.			
19	POSTAGE			
20	RENT			
21	REPAIRS			
22	SHOP EXP.			
23	TAX — SOC. SEC.			
24	TAX — STATE U. I.			
25	TAX — OTHER			
26	SELLING EXP.			
27	SUPPLIES			
28	TELEPHONE			
29	TRADE DUES, ETC.			
30	TRAVELING EXP.			
31	WAGES & COMM.			
32	WATER			
33				
34				
35				
	SUB-TOTAL			
	NON-DEDUCTIBLE			
51	NOTES PAYABLE			
52	FEDERAL INC. TAX			
53	LOANS PAYABLE			
54	LOANS RECEIV.			
55	PERSONAL			
56	FIXED ASSETS			
57				
	TOTAL THIS WEEK			
	TOT. UP TO LAST WK.			
	TOTAL TO DATE	112		

PAYROLL

EMPLOYEE	TOTAL WAGES	DEDUCTIONS: SOC. SEC.	DEDUCTIONS: FED. INC. TAX	DEDUCTIONS: STATE INC. TAX	DEDUCTIONS:	NET PAID

APPENDIX C

ADVISORY COMMITTEE, MINUTES OF MEETING, BUDGET

ADMINISTRATION, PERSONNEL, AND
MEMBERS OF BUSINESS PRINCIPLES ADVISORY COMMITTEE

Mr. Raymond Armstrong
Kitchens By Armstrong
Misrion Street
Hanover, CT 06350

Mrs. Patricia Fernald
Chalet de Coiffeur
Crane Avenue
Norwich, CT 06360

Mr. Glen Husted, Vice President
Eastern Savings and Loan Association
666 West Main Street
Norwich, CT 06360

Mrs. Marian King
Beazley Company Realtors
Lighthouse Square
Groton, CT 06340

Mr. Henry A. Kulos
Henry A. Kulos Agency
230 Central Avenue
Norwich, CT 06360

**Mr. Bernard Muldoon
Assistant Director
Norwich Regional Voc. Technical School
590 New London Turnpike
Norwich, CT 06360

Dr. Valerie Pichanick
Associate Consultant
Bureau of Vocational Program
Planning and Development
Division of Vocational and
Adult Education
State Department of Education
P. O. Box 2219
Hartford, CT 06115

*Mr. John T. Rooke, Director
Norwich Reg. Voc. Technical School
590 New London Turnpike
Norwich, CT 06360

Mr. Carl Swartz, Department Chairman
Business Education Department
Mohegan Community College
Mahan Drive
Norwich, CT 06360

***Mrs. Elizabeth A. Trudelle
Norwich Reg. Voc. Technical School
590 New London Turnpike
Norwich, CT 06360

*Project Director
**Curriculum Advisor
***Instructor and Coordinator

NORWICH REGIONAL VOCATIONAL TECHNICAL SCHOOL
VOCATIONAL MATHEMATICS CURRICULUM COMMITTEE MINUTES

The Norwich Regional Vocational Technical School vocational mathematics curriculum committee met in room 230 from 12:15 - 1:30 p. m. on Wednesday, May 13, 1981—Curriculum Day. In attendance were David Dutilly, Ceil Woten, Ruby Silva, John Kaschele, Betty Trudelle, Ahlam Shalhout, and John T. Rooke, Director.

Mr. Rooke explained the sequence of steps which he intended to follow in order to make vocational mathematics a part of the curriculum. Once the committee identifies the concepts of vocational mathematics which are needed, then during the 1981-82 school year the concepts will be implemented on a trial basis. Formal curriculum writing will take place in July-August, 1982. The normal curriculum implementing steps will follow. He explained that the new full-time position (a mathematics teacher in the business department) will include vocational mathematics, MYOB, and typewriting; and, that the mathematics in MYOB will be taught in vocational mathematics. A discussion about the mathematics sequence and who or which shops would be involved in the vocational mathematics program was held. It was decided that Auto, Carpentry, Graphics, and Hairdressing and Cosmetology would have a need for the new mathematics module; and, that the sequence would include: ninth grade—review of mathematics, tenth grade—advanced review of mathematics, eleventh and twelfth grade—vocational mathematics in place of trigonometry and logarithms. All students would remain in their respective divisions or sections for all courses except mathematics where shops such as Auto, Carpentry, Graphics, and Hairdressing and Cosmetology would attend vocational mathematics and all other students will attend the trade/industrial mathematics.

Betty Trudelle gave members of the committee copies of the MYOB curriculum, the State of Connecticut Business and Office Occupations curriculum for business mathematics, and four other curriculums for business/vocational mathematics to review. Also, a display of books and materials were reviewed.

A lengthy discussion followed and the following suggestions were made: The vocational mathematics curriculum will be offered to the business/service trades—Auto, Carpentry, Graphics and Hairdressing and Cosmetology—in grades 11 and 12. It was decided that grade 11 would be instructed in the basics such as fundamental process with whole numbers, common fractions, and decimals; percentage—simple average, and estimates; discounts; interest; finance—gross income, net income, budgets, installment buying, bank accounts, checking accounts, and savings accounts; measurements—linear, angular, circular, area, volume, liquid, and metric; and ratios and proportions. The 12th grade would be instructed in more detailed areas such as payroll, bank reconciliation, and bookkeeping/accounting principles.

The vocational mathematics teacher will teach both the theory and the required arithmetic to the students assigned to his or her classroom. Other students in the group will report to the assigned mathematics teacher who will teach the group the usual technical/industrial mathematics—grade 11 geometry and grade 12 trigonometry curriculum. The students in the technical/industrial mathematics will be those students from the industrial/technical trades. It may be required that two groups be scheduled at one time to fulfill contract obligations of number of classes, preparation time, etc. For instance, 12^1 and 12^2 may both be scheduled for mathematics at the same time, 12^1 with Mrs. A and 12^2 with Mr. B. The business/service trades of both 12^1 and 12^2 report to the vocational mathematics teacher while the industrial/technical mathematics students of 12^1 go to Mrs. A and 12^2 to Mr. B. The groups then return to their regular scheduled classes in English, Science, etc

It was decided that since we will have one instructor, the combining of vocational mathematics and MYOB concepts as one entity would produce a more successful sequential program.

Since the members of the committee were scheduled to attend another program, the meeting adjourned at 1:30 p.m. Further discussion of the matter is necessary at a later date.

Elizabeth A. Trudelle
Chairman

Initiator John T. Rooke

Institution Norwich Regional Vocational Technical School

Beginning Date August, 1980 Ending Date July, 1981

ITEM	STATE/FEDERAL	LOCAL	IN-KIND CONTRIBUTION	TOTAL
I. DIRECT COSTS				
A. Personnel				
Project Instructor	$ 7,004.50	NONE		$ 7,004.50
Clerical Assistance	450.00	NONE		450.00
Employee Benefits	1,704.50	NONE		1,704.50
B. Travel				
Mileage	300.00	$100.00		400.00
C. Supplies and Materials				
1. Project Materials	1,251.90	139.10		1,391.00
2. Office Supplies	None	200.00		200.00
D. Instructional Equipment	None	None		None
E. Other				
1. Duplicating and Reproduction	500.00	100.00		600.00
2. Testing	150.00	None		150.00
3. Final Report (50 copies)	600.00	100.00		700.00
4. Communications	100.00	100.00		200.00
5. Conferences	500.00	None		500.00
II. Total Costs	$12,560.90	$739.10		$13,300.00
III. Cost Sharing	95%	5%		100%

BUDGET EXPLANATION

Project Instructor

30 hours pre-program preparation @ $8.40 per hour	$ 252.00
18 weeks @ $231.25 per week	4,162.50

3 cycles of 6 weeks each (6 x 6)
6 sections of 3 periods per week plus 1 preparation per day

18 contact periods
5 preparation periods
2 shop coordinating periods
25 periods per week
9.25 per hour
231.25

30 hours pre-test development and correcting @ $9.25 per hour	277.50
30 hours post-test development and correcting @ $9.25 per hour	277.50
10 hours student evaluation questionnaire development and administration @ $9.25	92.50
50 hours final report and follow-up survey @ $9.25 per hour	462.50
8 hours per week for off-cycle coordination with shops, research, and contact business community	1,332.00
16 hours modular development @ $9.25	148.00

Clerical Assistance

Basic curriculum preparation, instructor assistance, and final report typing	450.00

Employee Benefits

Social Security	1,704.50

Travel

Per mile (mileage) for conferences and curriculum development	400.00

Project Materials (Based on 150 students)

Dome—Bookkeeping Self-Taught (#202)	500.00
Programmed Materials	250.00
Films---rental fees	250.00
Newspapers	50.00
Processing of orders, handling charges, cataloging, etc.	341.00

Office Supplies

Materials to be used for various activities scheduled and for mail, etc.	$ 200.00

Duplicating and Reproducing

Use of printing equipment, etc., to produce forms and materials needed for use in the classroom	600.00

Testing

Score sheets and materials needed for pre-test, post-test, student evaluation questionnaire, and other testing procedures	150.00

Final Report

Printing of the final report	700.00

Communications

Postage for materials to advisory committee, 1980 graduates, potential employers, and survey	200.00

Other

Conferences	500.00